



STIC Search Report

EIC 3600

STIC Database Tracking Number: 177578

TO: Ronald Laneau
Location: 5D20
Art Unit : 3627
Wednesday, February 01, 2006
Case Serial Number: 10/058551

From: Janice Burns
Location: EIC 3600
Knox 4B71
Phone: 2-3518
Janice.Burns@uspto.gov

Search Notes

Dear Examiner

Please review the following results.

If you have an questions or need a refocused please feel to contact me.

Janice Burns, MLS
ASRC Aerospace Corporation
US Patent & Trademark Office
Scientific & Technical Information Center
Electronic Information Center 3600
571-272-3518
571-273-0046 (fax)
Janice.Burns@uspto.gov

Set	Items	Description
S1	10	AU=(LOESER, M? OR LOESER M?)
S2	2	S1 AND IC=(G06F-017/60 OR G06G?)
S3	2	S1 AND IC=(G06F? OR G06G?)
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200607		
(c) 2006 Thomson Derwent		
File 344:Chinese Patents Abs Jan 1985-2006/Jan		
(c) 2006 European Patent Office		
File 347:JAPIO Nov 1976-2005/Sep(Updated 060103)		
(c) 2006 JPO & JAPIO		
File 348:EUROPEAN PATENTS 1978-2006/Jan W01		
(c) 2006 European Patent Office		
File 349:PCT FULLTEXT 1979-2005/UB=20051229,UT=20051222		
(c) 2005 WIPO/Univentio		

3/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 Thomson Derwent. All rts. reserv.

014817161 **Image available**

WPI Acc No: 2002-637867/200269

XRPX Acc No: N02-503938

Cashless cash desk or check out till with payment achieved using a customer's mobile phone to request payment from a payment center with associated checking and authorization steps

Patent Assignee: WINCOR NIXDORF GMBH & CO KG (NIXD); LOESER M (LOES-I)

Inventor: **LOESER M**

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1229467	A1	20020807	EP 2001102566	A	20010206	200269 B
US 20020107745	A1	20020808	US 200258551	A	20020128	200269

Priority Applications (No Type Date): EP 2001102566 A 20010206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 1229467	A1	G	8	G06F-017/60	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI TR

US 20020107745	A1	G06F-017/60
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Abstract (Basic): EP 1229467 A1

NOVELTY - Method for executing a payment process in which: a cash desk sends a payment request to a customer mobile phone; the customer checks the payment request, if he agrees a payment transfer is produced which is sent via a second connection to a payment center; the payment center checks the payment transfer and in the event of a positive outcome a payment confirmation is sent to the cash desk; the latter checks the payment confirmation and releases the goods that are being paid for in the event of a positive outcome.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is made for a cashless cash desk or check out till.

USE - The invention relates to a cashless cash desk or check out till with payment achieved using a customer's mobile phone.

ADVANTAGE - Goods can be bought in a cashless manner without use of a credit or debit card.

DESCRIPTION OF DRAWING(S) - Figure shows a schematic view of the inventive system.

cash desk or till (10)

customer (22)

mobile phone (20)

payment center. (30)

pp; 8 DwgNo 1/1

Title Terms: CASH; DESK; CHECK; TILL; PAY; ACHIEVE; CUSTOMER; MOBILE;

TELEPHONE; REQUEST; PAY; PAY; ASSOCIATE; CHECK; AUTHORISE; STEP

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-007/10; G07F-019/00

File Segment: EPI

3/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013500504 **Image available**

WPI Acc No: 2000-672445/200065

XRPX Acc No: N00-498569

Method and device for processing monetary notes and certificates includes a cash dispenser for inserting notes into a feed compartment and a control criterion for setting the type of monetary notes and certificates to be processed.

Patent Assignee: SIEMENS NIXDORF RETAIL & BANKING SYSTEMS (SIEI); WINCOR NIXDORF GMBH & CO KG (NIXD)

Inventor: ADEMME H; LOESER M ; VOSS H

Number of Countries: 020 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200046764	A1	20000810	WO 2000DE319	A	20000202	200065 B
DE 1920904536	A1	20000817	DE 199004536	A	19990204	200065
EP 1149366	A1	20011031	EP 2000912342	A	20000202	200172
			WO 2000DE319	A	20000202	
US 6755340	B1	20040629	WO 2000DE319	A	20000202	200443
			US 2001890361	A	20010727	

Priority Applications (No Type Date): DE 199004536 A 19990204

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200046764 A1 G 26 G07F-007/10

Designated States (National): US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

DE 1920904536 A1 G07D-013/00

EP 1149366 A1 G G07F-007/10 Based on patent WO 200046764

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

US 6755340 B1 G06F-017/60 Based on patent WO 200046764

Abstract (Basic): WO 200046764 A1

NOVELTY - Monetary notes and certificates (20) in a cash dispenser (10) are inserted into a feed compartment (18). A control criterion is set according to the type of monetary notes and certificates to be processed.

DETAILED DESCRIPTION - The monetary notes and certificates are transported one after the other from the feed compartment through a detector system (24,26) to an intermediate storage device (30). The monetary notes and certificates are deposited in one or more secure storage units (34,36) after they are delivered from the intermediate storage unit.

USE - For sorting bank notes, monetary certificates, payment forms, etc.

ADVANTAGE - The face value of the bank notes is stored in a value storage device. An image is made of any payment forms and the image data is stored in an image storage device.

DESCRIPTION OF DRAWING(S) - The figure shows a diagram of the essential parts of an automatic bank machine set up for processing monetary notes and certificates.

Monetary notes and certificates (20)

Cash dispenser (10)

Feed compartment (18)

Detector system (24,26)

Intermediate storage device (30)

Secure storage units (34,36)

pp; 26 DwgNo 1/2

Title Terms: METHOD; DEVICE; PROCESS; MONEY; NOTE; CERTIFY; CASH; DISPENSE; INSERT; NOTE; FEED; COMPARTMENT; CONTROL; CRITERIA; SET; TYPE; MONEY; NOTE; CERTIFY; PROCESS

EIC 3600

Dialog Search

Derwent Class: T05

International Patent Class (Main): **G06F-017/60** ; G07D-013/00; G07F-007/10

International Patent Class (Additional): G06K-009/78; G06K-013/16

File Segment: EPI

JMB

01-Feb-06

Set	Items	Description
S1	0	AU=(LOESER, M? OR LOESER M?)
File	2:INSPEC	1898-2006/Jan W2 (c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2006/Jan (c) 2006 ProQuest Info&Learning
File	65:Inside Conferences	1993-2006/Jan W5 (c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2005/Dec (c) 2006 The HW Wilson Co.
File	474:New York Times Abs	1969-2006/Feb 01 (c) 2006 The New York Times
File	475:Wall Street Journal Abs	1973-2006/Feb 01 (c) 2006 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	139:EconLit	1969-2006/Jan (c) 2006 American Economic Association
File	15:ABI/Inform(R)	1971-2006/Jan 31 (c) 2006 ProQuest Info&Learning
File	20:Dialog Global Reporter	1997-2006/Feb 01 (c) 2006 Dialog
File	610:Business Wire	1999-2006/Feb 01 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Feb 02 (c) 2006 Financial Times Ltd
File	613:PR Newswire	1999-2006/Feb 01 (c) 2006 PR Newswire Association Inc
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	634:San Jose Mercury	Jun 1985-2006/Jan 31 (c) 2006 San Jose Mercury News
File	624:McGraw-Hill Publications	1985-2006/Jan 31 (c) 2006 McGraw-Hill Co. Inc
File	9:Business & Industry(R)	Jul/1994-2006/Jan 31 (c) 2006 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Feb 01 (c) 2006 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2006/Feb 01 (c) 2006 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Feb 01 (c) 2006 The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Feb 01 (c) 2006 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Feb 01 (c) 2006 The Gale Group
File	256:TECINFOSOURCE	82-2005/DEC (c) 2006 INFO.SOURCES INC
File	570:Gale Group MARS(R)	1984-2006/Feb 01 (c) 2006 The Gale Group
File	635:Business Dateline(R)	1985-2006/Jan 31 (c) 2006 ProQuest Info&Learning
File	387:The Denver Post	1994-2006/Jan 31 (c) 2006 Denver Post
File	471:New York Times Fulltext	1980-2006/Feb 01 (c) 2006 The New York Times
File	492:Arizona Repub/Phoenix Gaz	1986-2002/Jan 06

(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2006/Jan 29
(c) 2006 St Louis Post-Dispatch
File 631:Boston Globe 1980-2006/Jan 29
(c) 2006 Boston Globe
File 633:Phil.Inquirer 1983-2006/Jan 29
(c) 2006 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2006/Jan 27
(c) 2006 Newsday Inc.
File 640:San Francisco Chronicle 1988-2006/Feb 01
(c) 2006 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2006/Feb 01
(c) 2006 Scripps Howard News
File 702:Miami Herald 1983-2006/Jan 29
(c) 2006 The Miami Herald Publishing Co.
File 703:USA Today 1989-2006/Jan 31
(c) 2006 USA Today
File 704:(Portland)The Oregonian 1989-2006/Jan 30
(c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Jan 29
(c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Feb 01
(c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Feb 01
(c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jan 31
(c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/Jan 29
(c) 2006 St. Petersburg Times
File 477:Irish Times 1999-2006/Jan 31
(c) 2006 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2006/Feb 01
(c) 2006 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Jan 31
(c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Feb 01
(c) 2006 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2006/Feb 01
(c) 2006
File 625:American Banker Publications 1981-2006/Feb 01
(c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Jan W4
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Feb 01
(c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Jan 31
(c) 2006 Dialog
File 608:KR/T Bus.News. 1992-2006/Feb 01
(c)2006 Knight Ridder/Tribune Bus News

Set	Items	Description
S1	29092	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	3057275	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	2209956	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING
S4	278565	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	869759	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S6	62996	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR INSTITUTION? ? OR - ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COMPANY OR FIR- M? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR CLEARINGHOU- SE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S7	250	S1 AND S2 AND S3 AND S4
S8	2237	S5 AND S6
S9	2	S7 AND S8
S10	243509	WIRELESS? OR BLUETOOTH OR SMS OR IRDA OR INFRARED OR IRFM - OR POINT(1W)PAY OR SHORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIGHT
S11	3417	S6 AND (S5 OR S10)
S12	11	S7 AND S11
S13	7	S12 AND IC=(G06F-017/60 OR G06G?)
File 350:Derwent WPIX 1963-2006/UD,UM &UP=200607		
(c) 2006 Thomson Derwent		
File 344:Chinese Patents Abs Jan 1985-2006/Jan		
(c) 2006 European Patent Office		
File 347:JAPIO Nov 1976-2005/Sep(Updated 060103)		
(c) 2006 JPO & JAPIO		

0 % Reviewed

13/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 Thomson Derwent. All rts. reserv.

017332536 **Image available**
WPI Acc No: 2005-656177/200567
Related WPI Acc No: 2005-424049
XRPX Acc No: N05-537502

Fund transfer method in point -of- sale billing system, involves identifying payment source and recipient account in response to payment request , and depositing payment amount in recipient account after authorizing request

Patent Assignee: LINLOR J (LINL-I)

Inventor: LINLOR J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050199709	A1	20050915	US 2003510649	P	20031010	200567 B
			US 2004961816	A	20041008	
			US 200571054	A	20050302	

Priority Applications (No Type Date): US 2003510649 P 20031010; US 2004961816 A 20041008; US 200571054 A 20050302

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050199709	A1		20	G06K-005/00	Provisional application US 2003510649

CIP of application US 2004961816

Abstract (Basic): US 20050199709 A1

NOVELTY - A payment source related to payment device, and recipient account related to recipient device, are identified by a payment resolution module, in response to the **payment request** . The payment **amount** is deposited in recipient account, after authorizing the request:

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) system for authorizing money **transfer** ; and
- (2) system for **transferring** money.

USE - For **transfer** of funds from payment source such as **bank** , credit card company, to recipient account, in **point -of- sale** billing system using **handheld device** such as **wireless computer**, **personal digital assistant (PDA)**, **mobile phone** , related to purchase of service or goods such as gift from mall kiosk, street fair, garage sales, and on airplane or taxi cab.

ADVANTAGE - Allows purchase of products using the **handheld device** without the need for the user to enter personal identification code and payment information. Since the user is identified automatically, transaction is completed by simple process.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the billing system.

pp; 20 DwgNo 1/9

Title Terms: FUND; **TRANSFER** ; METHOD; POINT; SALE; BILL; SYSTEM; IDENTIFY; PAY; SOURCE; RECIPIENT; ACCOUNT; RESPOND; PAY; REQUEST; DEPOSIT; PAY; **AMOUNT** ; RECIPIENT; ACCOUNT; AFTER; AUTHORISE; REQUEST

Derwent Class: T01; T05; W01

International Patent Class (Main): G06K-005/00

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

13/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 Thomson Derwent. All rts. reserv.

016684429 **Image available**
WPI Acc No: 2005-008710/200501

System and method for mobile settlement centered on buyer using wireless terminal

Patent Assignee: RA B H (RABH-I)

Inventor: RA B H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2004072012	A	20040816	KR 20037942	A	20030207	200501 B

Priority Applications (No Type Date): KR 20037942 A 20030207

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2004072012	A		1 G06F-017/60	

Abstract (Basic): KR 2004072012 A

NOVELTY - A system and a method for the mobile settlement centered on a buyer using a **wireless terminal** are provided to prevent the outflow of personal information by receiving/using the seller information to the settlement and make a user freely fix a limit of a settlement **price**.

DETAILED DESCRIPTION - A buyer **wireless terminal** (100) and a **seller wireless terminal** (200) exchange payment information. The buyer **wireless terminal** requests a **payment request** to a PG(Payment Gateway)(300) based on the exchanged information. The PC inquires the validity of a payment tool to a credit card company(400), a **bank** settlement system(500), or a banking system(600). The valid buyer **wireless terminal** **transmits** a message for requesting the reception confirmation for the payment **price** to the **seller wireless terminal**. The **seller wireless terminal** **transmits** the message for approving or refusing the payment **price** to the PG. If the reception is approved, the PG receives an approval number from the credit card company, receives a **transfer** result from the **bank** payment system, or receives a request result from the banking system. A processing result is informed to both terminals from the PG.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; MOBILE; SETTLE; BUY; **WIRELESS** ; TERMINAL

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2006 Thomson Derwent. All rts. reserv.

016605105 **Image available**
WPI Acc No: 2004-763839/200475

Method for issuing personal check using wireless terminal

Patent Assignee: PARK S D (PARK-I)

Inventor: PARK S D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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KR 2004064018 A 20040716 KR 20031258 A 20030109 200475 B

Priority Applications (No Type Date): KR 20031258 A 20030109

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2004064018 A 1 G06F-017/60

Abstract (Basic): KR 2004064018 A

NOVELTY - A method for issuing a personal check using a **wireless terminal** is provided to conveniently use the personal check instead of cash by automating check **transfer** and cash settlement between users, and receiving the personal check through a barcode reader of a **POS (Point -Of- Sale)** system installed to a department store and a discount shop as well as a vending machine.

DETAILED DESCRIPTION - To certificate identification, the user inputs user information through the **wireless terminal** (210). A user certification process is processed by a check issuing server(220). The user selects a sort of the check after the user certification process(230). In case of cash security, the cash corresponding to a cash issuance **price** of a user's account is withdrawn or set as the security(245) through a **bank** business system. In the case of a guarantee insurance, the guarantee insurance for the issued check is processed by a guarantee insurance company business system(255). In the case that the check is issued by linking with a credit card, the credit card of the user guarantees the check issuance **price** depending on the credit given from a credit card company(265).

pp; 1 DwgNo 1/10

Title Terms: METHOD; ISSUE; PERSON; CHECK; **WIRELESS** ; TERMINAL

Derwent Class: T04; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

13/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014952450 **Image available**

WPI Acc No: 2003-012963/200301

Wireless \ credit card payment system and method using mobile communication terminals with short distance wireless communication function

Patent Assignee: AN J Y (ANJY-I)

Inventor: AN J Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002052156	A	20020702	KR 200231205	A	20020603	200301 B

Priority Applications (No Type Date): KR 200231205 A 20020603

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
KR 2002052156 A 1 G06F-017/60

Abstract (Basic): KR 2002052156 A

NOVELTY - A **wireless** credit card payment system and method using **mobile** communication **terminals** with **short distance wireless** communication function are provided to remove the inconvenience in the holding of a plastic credit card, to save the **cost** for maintaining a credit card reader, and to freely pay with a credit card.

DETAILED DESCRIPTION - The system comprises a buyer telecommunication **terminal** (10), a **seller** telecommunication **terminal** (20), a **mobile** communication **terminal** (30), a credit card payment device(40), a credit card company computer(50), and the computers(60) of respective **banks**. The buyer telecommunication terminal is available for the **wireless LAN**. The buyer terminal previously inputs the credit card information such as a credit card number, an expiring date and a password in the **mobile** communication **terminal** by receiving an approval from the credit card company. If a charge is paid with the credit card, the information of the **mobile** communication **terminal** is **transmitted** to the **seller terminal** by the **wireless LAN**. According to the use of the password, the misuse of the buyer terminal is avoided.

pp; 1 DwgNo 1/10

Title Terms: **WIRELESS** ; CREDIT; CARD; PAY; SYSTEM; METHOD; MOBILE;
 COMMUNICATE; TERMINAL; SHORT; DISTANCE; **WIRELESS** ; COMMUNICATE; FUNCTION
 Derwent Class: T01
 International Patent Class (Main): **G06F-017/60**
 File Segment: EPI

13/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014817161 **Image available**

WPI Acc No: 2002-637867/200269

XRPX Acc No: N02-503938

Cashless cash desk or check out till with payment achieved using a customer's mobile phone to request payment from a payment center with associated checking and authorization steps

Patent Assignee: WINCOR NIXDORF GMBH & CO KG (NIXD); LOESER M (LOES-I)

Inventor: LOESER M

Number of Countries: 027 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1229467	A1	20020807	EP 2001102566	A	20010206	200269 B
US 20020107745	A1	20020808	US 200258551	A	20020128	200269

Priority Applications (No Type Date): EP 2001102566 A 20010206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1229467	A1	G	8	G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI TR

US 20020107745 A1 G06F-017/60

Abstract (Basic): EP 1229467 A1

NOVELTY - Method for executing a payment process in which: a **cash desk sends a payment request** to a customer **mobile phone**; the customer checks the **payment request**, if he agrees a **payment transfer** is produced which is **sent** via a **second connection** to a **payment center**; the **payment center** checks the **payment transfer** and in the event of a positive outcome a **payment confirmation** is **sent** to the **cash desk**; the latter checks the **payment confirmation** and releases the goods that are being paid for in the event of a positive outcome.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is made for a **cashless cash desk or check out till**.

USE - The invention relates to a **cashless cash desk or check**

out till with payment achieved using a customer's **mobile phone** .
ADVANTAGE - Goods can be bought in a cashless manner without use of
 a credit or debit card.

DESCRIPTION OF DRAWING(S) - Figure shows a schematic view of the
 inventive system.

cash desk or till (10)

customer (22)

mobile phone (20)

payment center . (30)

pp; 8 DwgNo 1/1

Title Terms: CASH; DESK; CHECK; TILL; PAY; ACHIEVE; CUSTOMER; MOBILE;

TELEPHONE; REQUEST; PAY; PAY; ASSOCIATE; CHECK; AUTHORISE; STEP

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07F-007/10; G07F-019/00

File Segment: EPI

13/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2006 Thomson Derwent. All rts. reserv.

014105511 ****Image available****

WPI Acc No: 2001-589725/200166

XRPX Acc No: N01-439289

**Purchase paying computer system, communicates with merchant financial
 system, then electronically transfer downloaded electronic money to an
 account for the merchant to pay for a purchase**

Patent Assignee: SHORE J (SHOR-I)

Inventor: SHORE J

Number of Countries: 092 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200159732	A2	20010816	WO 2001US4258	A	20010209	200166 B
AU 200138105	A	20010820	AU 200138105	A	20010209	200175
EP 1257983	A2	20021120	EP 2001910508	A	20010209	200301
			WO 2001US4258	A	20010209	
JP 2003524841	W	20030819	JP 2001558974	A	20010209	200356
			WO 2001US4258	A	20010209	
US 20030149662	A1	20030807	WO 2001US4258	A	20010209	200358
			US 2002203502	A	20020809	
AU 2001238105	A8	20050915	AU 2001238105	A	20010209	200569

Priority Applications (No Type Date): US 2000255980 P 20001215; US
 2000181600 P 20000210; US 2000187924 P 20000308; US 2002203502 A 20020809

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200159732 A2 E 156 G07F-019/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
 CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
 SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200138105 A G07F-019/00 Based on patent WO 200159732

EP 1257983 A2 E G07F-019/00 Based on patent WO 200159732

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI TR

JP 2003524841 W 189 G06F-017/60 Based on patent WO 200159732

US 20030149662 A1 G06F-017/60

AU 2001238105 A8 G07F-019/00 Based on patent WO 200159732

Abstract (Basic): WO 200159732 A2

NOVELTY - The computer system is programmed to **wirelessly** electronically communicate with a **financial institution** system to download electronic money. The system also communicates with a merchant financial system, then electronically **transfer** downloaded electronic money to an account for the merchant to pay for a purchase.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a computer program;
- (b) a computerized purchase payment;
- (c) a **point of purchase** payment computer system;
- (d) a computerized authorization certificate **transfer** system;
- (e) a **wireless hand - held device**

USE - Purchase paying computer system.

ADVANTAGE - Provides apparatus, firmware, software programs and computer-implemented methods for making service and/or sale service charge payments for credit card charges, debit card charges, electronic cash **transfers**, ticket and other like financial transactions. Also applicable for electronic coupons in which a small **amount** of money is involved.

DESCRIPTION OF DRAWING(S) - The figure is a unified modeling language deployment diagram depicting exemplary relationships between the major networked nodes.

pp; 156 DwgNo 1a/36

Title Terms: PURCHASE; PAY; COMPUTER; SYSTEM; COMMUNICATE; MERCHANT;

FINANCIAL; SYSTEM; ELECTRONIC; **TRANSFER**; ELECTRONIC; MONEY; ACCOUNT;

MERCHANT; PAY; PURCHASE

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60** ; G07F-019/00

File Segment: EPI

13/5/7 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07224057 **Image available**

SETTLEMENT SYSTEM FOR STORE

PUB. NO.: 2002-092497 [JP 2002092497 A]

PUBLISHED: March 29, 2002 (20020329)

INVENTOR(s): JIYUICHI YUKINORI

MITSUYA HISASHI

APPLICANT(s): SANYO ELECTRIC CO LTD

APPL. NO.: 2000-283136 [JP 2000283136]

FILED: September 19, 2000 (20000919)

INTL CLASS: **G06F-017/60** ; G07G-001/12; G07G-001/14; H04M-011/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a settlement system for a store facilitating payment procedure and making the most of a purchase history.

SOLUTION: A **portable telephone** set 110 carried with a user 100 who is a customer, communicates with a **short - range** radio communication system 220 at a store 200. A **POS** system 210, being a **sales management system**, computes the **total amount** of payment. The **total amount** of money is **transmitted** to the **portable telephone** set 110 through the **short - range** radio communication system 220. A credit company 302

certifies the settlement possibility of the user on the basis of the information confirmed and determined using the **portable telephone** set 110. The settlement of the **total amount** of money is made between the credit company and a **bank** 304 where the user 100 has an account for settlement.

COPYRIGHT: (C)2002,JPO

Set	Items	Description
S1	25389	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	1284188	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	2030912	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING
S4	74721	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	363229	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S6	447625	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S7	17	S1 AND S2 AND S3 AND S4
S8	449694	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S9	29	S1 AND (S2 OR S8) AND S3 AND S4
S10	8	S9 AND S6
S11	8	RD (unique items)
S12	66	S1 AND S4 AND S6
S13	12	S12 AND S3
S14	11	S13 NOT PY>2001
S15	11	RD (unique items)
File	2:INSPEC 1898-2006/Jan W2	(c) 2006 Institution of Electrical Engineers
File	35:Dissertation Abs Online 1861-2006/Jan	(c) 2006 ProQuest Info&Learning
File	65:Inside Conferences 1993-2006/Jan W5	(c) 2006 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs 1983-2005/Dec	(c) 2006 The HW Wilson Co.
File	474:New York Times Abs 1969-2006/Feb 01	(c) 2006 The New York Times
File	475:Wall Street Journal Abs 1973-2006/Feb 01	(c) 2006 The New York Times
File	583:Gale Group Globalbase(TM) 1986-2002/Dec 13	(c) 2002 The Gale Group
File	139:EconLit 1969-2006/Jan	(c) 2006 American Economic Association

O : Reviewed

15/5/1 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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09631745

Mobipay fija su accionariado tras repartir el 10% de Xfera

Spain: Capital shuffle at Mobipay

La Gaceta de los Negocios (ZDA) 07 Nov 2001 Online

Language: SPANISH

The exit of Xfera from Mobipay, the company in charge of managing **mobile phone** payment systems, has obliged main shareholders to re-organize the capital structure. The 10% stake held by Xfera has been absorbed by Amena, Vodafone and Telefonica Moviles (which now hold a 13.3% each). A **total** of 24 **financial institutions** have acquired a 48% of the capital, possibly obliging BBVA and SCH to reduce their 10% quota. The remaining 12% is jointly owned by Sistema 4B, Sermepe and Euro 6000. Mobipay, which has a social capital of Pta 3,400mn, will launch its services in the second quarter of 2002, aiming to reach a positive cash flow in 2004.

COMPANY: XFERA; MOBIPAY; AMENA; VODAFONE; TELEFONICA MOVILES; BBVA; SCH;
SISTEMA 4B; SERMEPE; EURO 6000

PRODUCT: Electronic **Point of Sale** Systems (3573EP); Electronic Banking Svcs (6005); Banking Institutions (6010); Cellular Radio Services (4811CR); Telecommunications (4810);
EVENT: Debt & Equity Securities (81);
COUNTRY: Spain (4SPA);

15/5/2 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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09615879

Pay for goods - with cell phones

Singapore: Trial on mobile-payment solution to start

The Straits Times (XBB) 16 Oct 2001 p.H13

Language: ENGLISH

The Infocomm Development Authority of Singapore (IDA) and wireless-industry players will spend about S\$ 20 mn to try out a mobile-payment solution that will enable **mobile - phone** users to pay for purchases, ranging from cinema tickets, carpark charges to fast-food, using their handsets. IDA will contribute up to 60% of the **cost** from its S\$ 200 mn "Wired with Wireless" fund, which was set up in October 2000 to boost wireless development in Singapore. The trial is expected to start in March 2002 and it will involve about 10,000 **mobile - phone** users. The trial will also involve four consortiums, which IDA has picked from a list of 21 groups, to work together on the mobile-payment project. The four groups are made up of **financial institutions**, telecom companies, IT firms, merchants and service providers. They include Nokia, DBS **Bank**, Network for Electronic Transfers (Nets), SingTel, M1, StarHub, Hewlett-Packard Mobile E-Services Bazaar, Gemplus, Singapore Technologies Electronics, Citibank, MasterCard, Visa, and the National University of Singapore.

COMPANY: IDA; NOKIA; DBS **BANK**; NETS; SINGTEL; M1; STARHUB;
HEWLETT-PACKARD; GEMPLUS; SINGAPORE TECHNOLOGIES ELECTRONICS; CITIBANK;
MASTERCARD; VISA; NATIONAL UNIVERSITY OF SINGAPORE

PRODUCT: Commercial **Banks** (6020); Consumer Finance Institutions (6140);

Nonbank Credit Card Firms (6141); Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Cellular Radio Services (4811CR);
Cellular Radio Equipment (3662CE);
EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Singapore (9SIN);

15/5/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09558027
Shop using Nets - and **mobile phone**
SINGAPORE: NETS TO LAUNCH NEW E-PAYMENT SERVICE
The Straits Times (XBB) 09 Jul 2001 p.H8
Language: ENGLISH

The Network for Electronic Transfers (Nets) of Singapore will introduce a new electronic payment service in 1 August 2001. The new Nets Virtual Card allows a subscriber to pay for purchases of up to S\$ 500 through their mobile phones. **Cell - phone** users just need to register online at the Nets website to subscribe for the card. To settle their bills, they will need to message Nets their UserID and PIN for the virtual card, the **amount** due and the merchant's name and the bill number, on their **mobile phone**. The Nets Virtual Card can also be used at brick-and-mortar outlets. DBS **Bank** is currently the only **bank** that has signed up for the service and Nets is still in talks with merchants who are on the NetsCash cashcard scheme to adopt the new virtual card.

COMPANY: NETWORK FOR ELECTRONIC TRANSFERS; NETS; DBS **BANK**
PRODUCT: Electronic **Point of Sale** Systems (3573EP); Electronic Banking Svcs (6005);
EVENT: Product Design & Development (33);
COUNTRY: Singapore (9SIN);

15/5/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09209884
Posta to boost profit, services
HUNGARY: MAGYAR POSTA TO IMPROVE PROFITABILITY
Budapest Business Journal (ANB) 11-17 Oct 1999 p.15
Language: ENGLISH

In 1999, Magyar Posta Rt of Hungary is expecting operating profits of Ft 400mn-500mn from traditional postal services and **total** operating profits of up to 7.6% of sales revenues. In 1998, the group's operating profits amounted to Ft 3.8bn on a turnover of Ft 86.5bn. Magyar Posta is aiming at a profit margin of 10% in view of the deregulation of the Hungarian postal services market in 2003. The company is to go public in three to five years. Magyar Posta expects to handle 170mn cash transfers in 1999, up from 150mn in 1998. The number of cash withdrawals from **POS** terminals is expected to increase from 1.2mn to 3.1mn and their **total** value from Ft 21.5bn to Ft 70bn. Magyar Posta claims a 5-7% market share in credit card cash withdrawals in Hungary. Magyar Posta is also selling financial products by Postabank Rt and Generali-Providencia Insurance Rt. In the future, Hungarian post offices are also to sell GSM products, since Magyar

Posta holds a 10% stake in the country's fourth **mobile phone** operator <Vodafone>. Also e-commerce products will be promoted. To make business with newspaper subscriptions more profitable, Magyar Posta is planning joint ventures with publishers.

COMPANY: VODAFONE; GENERALI-PROVIDENCIA INSURANCE; POSTABANK; MAGYAR POSTA

PRODUCT: Retail Banking Services (6006); Clearing **Banks** (6010CB);
Commercial Banks (6020); Public Mail & Express Services (4311);
Economic Programmes (9108); Cellular Radio Services (4811CR);
Newspapers (2711);

EVENT: Planning & Information (22); Marketing Procedures (24);

COUNTRY: Hungary (6HUN);

15/5/5 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09201824

Hitachi to offer debit-card service

JAPAN: DEBIT CARD SERVICE FROM HITACHI

The Nikkei Weekly (NW) 01 Nov 1999 p.12

Language: ENGLISH

Hitachi Ltd of Japan will provide account settlement services for debit cards issued by 10 regional **banks** from March 2000. It will **sell wireless terminals** for Y 110,000 to retailers who link up with member **banks**. The terminals will be linked to Hitachi's settlement centre via the network of NTT DoCoMo. Shoppers can use their debit cards to make payments and have the **amount** deducted from their **bank** accounts by Hitachi's settlement centre. Both Hitachi and member **banks** will get 1% commissions each from the sales. Hitachi plans to get 50,000 shops to sign up in five years and generate Y 20 bn from the service during the period. The participating **banks** include Joyo **bank**, **Bank** of Fukuoka, Hokkoku **Bank**, Tochigi **Bank**, Fukui **Bank**, Senshu **Bank** and Shikoku **Bank**.

COMPANY: SHIKOKU **BANK**; SENSHU **BANK**; FUKUI **BANK**; TOCHIGI **BANK**;
HOKKOKU **BANK**; **BANK** OF FUKUOKA; JOYO **BANK**; NTT DOCOMO; HITACHI

PRODUCT: Debit Card Svcs (6020DC);

EVENT: Company Formation (14);

COUNTRY: Japan (9JPN);

15/5/6 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06482858

telekom-bank utama in autopay scheme

MALAYSIA: UTAMA JOINS TELEKOM'S AUTOPAY

New Straits Times (XAS) 14 Jun 1997 p. 23

Language: ENGLISH

Bank Utama (Malaysia) Bhd has signed an agreement on 13 June 1997 to become the 31st financial institution to join Telekom Malaysia Bhd's Autopay scheme. Depositors of banks who have joined Autopay can pay their Atur 450, TMTouch (both cellular) and Telekom fixed line telephone bills at the bank's ATM machine. According to Datuk Mohd Said Mohd Ali, Telekom's chief executive officer, the Autopay bills payment method accounted for RM 253 mn

of total payments received by Telekom in 1996, less than 5% of total payments. Sarawak-based Bank Utama's 35 ATM machines nation-wide will also accept payments for some other cellular phone companies and Sarawak Electricity Supply Corp (SESCO) bills.

COMPANY: SESCO; SARAWAK ELECTRICITY SUPPLY; TELEKOM MALAYSIA; **BANK UTAMA** (MALAYSIA)

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); Cellular Radio Services (4811CR);
EVENT: Marketing Procedures (24);
COUNTRY: Malaysia (9MAO);

15/5/7 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06365208

Matkapuhelin kUy jo pankkiautomaatista

FINLAND: COOPERATIVE **BANKS** LAUNCH GSM SERVICE
Tietoviikko (ZPX) 13 Sep 1996 p.5
Language: FINNISH

In Finland, the group of cooperative **banks** has launched the first banking service based on **mobile - phone** short messages. By using a **mobile phone** of the GSM standard, customers are now able to obtain information on e.g. the balance of the account, the latest withdrawals and deposits. Furthermore, the customer is able to pay bills and transfer money. In order to be able to do all this, the client has to sign a contract with either Radiolinja or Telecom Finland. The telecom operators encrypt the messages. The client will be given a client number, password and a set of confirmation codes. For Radiolinja subscribers, the **cost** of settling a bill by **mobile phone** is FMk 4.84 (US\$ 1.1). **Bank** manager Matti Korkeela estimates that 300,000-400,000 of the **banks** ' customers have mobile telephones. The cooperative **banks** are in the process of digitalizing their services. The goal is to become the No. 1 self-service **bank** in Finland.

COMPANY: TELECOM FINLAND; RADIOLINJA

PRODUCT: Nonbank Credit Institutions (6100); Electronic **Point of Sale** Systems (3573EP); Electronic Banking Svcs (6005); Banking Institutions (6010); Cellular Radio Services (4811CR); Communications Eqp ex Tel (3662); Communications Equipment (3660);
EVENT: General Management Services (26); Product Design & Development (33); Marketing Procedures (24);

15/5/8 (Item 8 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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06010208

Mobile **wireless POS device** for credit-card payment

USA: **MOBILE POS DEVICE POS -50**
Telecom Sources (XED) Jun 1994 p. 71A
Language: ENGLISH

US Wireless Data of Colorado is offering the **POS -50**, a wireless credit card check authorisation terminal. The device is integrated with a printer

and power supply. It weighs 2.9kg and incorporates 128k of memory. Suggested retail **price** is USD 1,699 and an optional handset is available for USD 90. The product is developed and manufactured by US Selectron Corp of California.

COMPANY: SELECTRON; US WIRELESS DATA

PRODUCT: Commercial **Banks** (6020); Consumer Finance Institutions (6140);
Nonbank Credit Card Firms (6141); Process Instruments, Controls (3823);
Test & Measuring Equip (3825);
EVENT: Marketing Procedures (24);
COUNTRY: United States (1USA);

15/5/9 (Item 9 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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03902187

How wmat card will hold purse-strings

UK - SMART CARDS TO HELP RETAILERS

Daily Telegraph (DT) 17 December 1990 p31

Banks in the UK are now trying to introduce a smart card for retailers which will store all transactions and which will function with a **hand-held terminal**, linked to the **bank**'s processing-centre. Experiments are already under way, but the **price** of smart cards and the restrictions of memory capacity are proving to be difficult obstacles. A new digital **mobile phone** system to be introduced in Europe in 1991 could provide the right answer. Article gives further details on the potential developments of the smart card in the retailing sector.

PRODUCT: Smart Cards (3078SC); Electronic **Point of Sale** Systems (3573EP); Retail Trade (5200);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

15/5/10 (Item 10 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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03672290

NEW **PORTABLE RETAIL TERMINAL** FROM VERIFONE

UK - NEW **PORTABLE RETAIL TERMINAL** FROM VERIFONE

Building Societies' Gazette (BSG) 0 August 1990 p14

ISSN: 0007-3652

VeriFone has introduced Tranz 420, a **portable retail terminal** complete with Tranzfer 50 software. Connecting directly to the card issuer's computer, the terminal provides automatic authorisation for 15 different credit and debit cards. The terminal allows all transactions to be stored electronically during the day for downloading to the **bank** by telephone overnight. VeriFone expects the **price** of terminals to be cut by half as the number of EFTPOS terminals in the UK increases from 30k in 1990 to 275k in 1993.

PRODUCT: Electronic **Point of Sale** Systems (3573EP);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

15/5/11 (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03658400

NATWEST AND MIDLANDS IN WALTERS TERMINAL DEVELOPMENT
UK - NATWEST AND MIDLANDS IN WALTERS TERMINAL DEVELOPMENT
Financial Technology Bulletin (FTB) 0 July 1990 p6

Walters Microsystems (High Wycombe, UK) has developed the Portable Electronics Imprinter (PEI), a **handheld** EFTPoS **terminal**, in conjunction with National Westminster and Midland **banks**. The system, which will accept Visa, Switch or MasterCard transactions, verifies the card, enters and records the transaction in its own memory, prints a customer receipt and produces a summary of the days transactions together with a cartridge through which data is sent to the **bank** for processing. National Westminster and Midland have placed orders worth a **total** of GBP3.5 mil for the new terminals.

PRODUCT: Electronic **Point** of **Sale** Systems (3573EP); Financial Services (6000);
EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

Set	Items	Description
S1	35135	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES() MANAGEMENT- () SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N) TERMINA- L? ? OR CHECKOUT OR CHECK?() OUT
S2	1297173	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	1172566	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING
S4	121290	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W) HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL() DIGITAL() ASSISTANT? OR PALM()- PILOT? ? OR P
S5	460479	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D() AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI() FI OR WIFI
S6	69604	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING() HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT() UNION? ? OR ACH
S7	228827	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W) PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W) SIG- HT
S8	318	S1(S) S2(S) S3(S) S4
S9	1212496	INSTRUCTION? OR S3
S10	683	S4(S) S9(S) S6
S11	86	S8(S) S10
S12	47	S11(S) (S5 OR S7)
S13	19	S12 AND IC=(G06F-017/60 OR G06G?)
File 348: EUROPEAN PATENTS 1978-2006/Jan W01		
(c) 2006 European Patent Office		
File 349: PCT FULLTEXT 1979-2005/UB=20051229, UT=20051222		
(c) 2005 WIPO/Univentio		

13/3,K/1 (Item 1 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01440581

Payment system comprising a mobile device
Bezahlssystem mit einem mobilen Gerat
Systeme de paiement comportant un dispositif mobile

PATENT ASSIGNEE:

Wincor Nixdorf GmbH & Co KG, (2610281), Heinz-Nixdorf-Ring 1, 33106
 Paderborn, (DE), (Applicant designated States: all)

INVENTOR:

Loser, Martin, Rochusweg 8, 33102 Paderborn, (DE)
 PATENT (CC, No, Kind, Date): EP 1229467 A1 020807 (Basic)
 APPLICATION (CC, No, Date): EP 2001102566 010206;
 DESIGNATED STATES: DE; ES; FR; GB; IT; SE
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
 INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ; G07F-019/00; G07F-007/10
 TRANSLATED ABSTRACT WORD COUNT: 133
 ABSTRACT WORD COUNT: 71
 NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): German; German; German
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(German)	200232	396
SPEC A	(German)	200232	2421
Total word count - document A			2817
Total word count - document B			0
Total word count - documents A + B			2817

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ...

...ABSTRACT payment request, if he agrees a payment transfer is produced which is sent via a **second connection** to a **payment center**; the **payment center** checks the payment **transfer** and in the event of a positive outcome a payment confirmation is **sent** to the **cash desk**; the latter checks the payment confirmation and releases the goods that are being paid for...

13/3,K/2 (Item 2 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01438195

System and method for private and secure financial transactions
System und Verfahren fur sichere private finanzielle Transaktionen
Systeme et procede pour des transactions financieres securisees et privees

PATENT ASSIGNEE:

Authenture, Inc., (3934400), 1958 Stratton Circle, Walnut Creek,
 California 94598, (US), (Applicant designated States: all)

INVENTOR:

Mizrah, Len L., 157 Glasgow Lane, San Carlos, California 94070, (US)
 LEGAL REPRESENTATIVE:
 Wright, Hugh Ronald (38053), Brookes Batchellor, 102-108 Clerkenwell Road
 , London EC1M 5SA, (GB)
 PATENT (CC, No, Kind, Date): EP 1223524 A2 020717 (Basic)
 EP 1223524 A3 040331

APPLICATION (CC, No, Date): EP 2001309186 011030;
 PRIORITY (CC, No, Date): US 706370 001103
 DESIGNATED STATES: CH; DE; ES; FR; GB; IT; LI
 EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
 INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ; G07F-019/00
 ABSTRACT WORD COUNT: 293

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200229	2793
SPEC A	(English)	200229	10523
Total word count - document A			13316
Total word count - document B			0
Total word count - documents A + B			13316

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60** ...

...SPECIFICATION sale POS devices 401, conventional phone lines and mobile phones 402, network computers 403 or **wireless organizers** 404 with URL / GUI capabilities and desktop personal computers connected to the Internet (or specialized **financial institution** on line services) 405. Once connection to the **financial institution** back office is established, the financial account holder is first requested to enter a **financial institution** EPSL account number 406 (the first security tier). Then the financial account holder is requested...

...number 408 (the third security tier). Finally, the financial account holder enters an expected transaction **amount** of money 409. A failure in making any of steps 406 - 407 - 408 - 409 leads to refusal by the **financial institution** back office to perform the authentication session. It is expected that the financial account holder at this point will try again to initiate an authentication session or contact the **financial institution** EPSL representative after the second rejection 308. Successful completion of these steps ends up with an alphanumeric

transaction specific signature generated at **financial institution** back office and **transferred** back to financial account holder 303. Step 409 is a last step in the authentication session, and it begins the accounting session at **financial institution** back office. In this step 409, the transaction **amount** of money requested by financial account holder is compared with an **amount** available in the account. The **amount** predicted should not be less than the actual **amount** specified later by a party at the **point of sale** (or a **bank teller**) during the authorization session request. It is important to note that step 303 will ...

...reached and the authentication stage at step 409 will be rejected, if the credit / debit **financial institution** EPSL card is listed at **financial institution** back office as lost, stolen or fraudulently used. The authentication stage at step 409 will also be rejected, if the transaction **amount** of money requested by financial account holder exceeds available ones at **financial institution** EPSL account.

FIG. 5 shows a flow diagram of the EPSL authentication session (from the...

DIALOG(R)File 348:EUROPEAN PATENTS

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01289015

System and method for performing an electronic transaction using a transaction proxy with an electronic wallet

System und Verfahren zur Durchführung einer elektronischen Transaktion mit einer elektronischen Geldbörse mittels eines Transaktionsproxys

Systeme et methode pour effectuer une transaction electronique avec un portefeuille electronique a l'aide d'un mandataire de transaction

PATENT ASSIGNEE:

CITIBANK, NA, (1570365), 399 Park Avenue, New York, New York 10022, (US),
(Applicant designated States: all)

INVENTOR:

Young, Alan, 63 Garibaldi Lane, New Canaan, CT 06840, (US)

Chapman, Philip, 301 Ramierle Meguro, 1-3-4 Mita, Meguro-ku, Tokyo
153-0062, (JP)

Berardy, Robert, Higashi Gotanda 5-16-17, Shinagawa-ku, Tokyo 141-0022,
(JP)

LEGAL REPRESENTATIVE:

Johansson, Lars-Erik et al (9205661), Hynell Patenttjänst AB Patron
Carls vag 2, 683 40 Hagfors / Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1107198 A2 010613 (Basic)

EP 1107198 A3 020731

APPLICATION (CC, No, Date): EP 2000204234 001129;

PRIORITY (CC, No, Date): US 168031 P 991130; US 205318 P 000518

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-007/10; G07F-019/00; **G06F-017/60**

ABSTRACT WORD COUNT: 146

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	2528
SPEC A	(English)	200124	8651
Total word count - document A			11179
Total word count - document B			0
Total word count - documents A + B			11179

...INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

...SPECIFICATION the payment product is jointly issued with the operator of the wireless communications gateway.

The **wireless** subscriber is given the choice of accepting or declining membership in the portal and/or...

...payment product, the subscriber must visit the electronic portal 15. In an embodiment, when the **mobile telephone** user 5 has selected a product (or products) for purchase, and wishes to pay or "**check out**," the user 5 clicks on (or activates) a wallet icon displayed on the display screen of the user's **mobile telephone** 10 during the user's visit to the electronic portal 15. The user 5 is...

...the user's use of the electronic wallet. In an embodiment, a signal is then **sent** to the portal 15 by the electronic wallet application

advising the portal 15 that a...

...and the purchase by clicking an "Accept" icon. The assigned payment product account number, purchase **amount**, the shipping address, and other information needed to settle the transaction is **sent** by the wallet to in the standardized **check - out** software interface operated by the merchant 20 via the Internet 28. The merchant 20 uses...

...the payment product. For example, the merchant receives a VISA credit card number and purchase **amount** from the wallet or portal, the merchant provides the credit card number and purchase **amount** to the merchant's acquiring **bank**, the acquiring **bank** contacts the issuer of the credit card for transaction approval and receives the approval, and the acquiring **bank** communicates the approval to the merchant. The merchant then ships the product purchased and the acquiring **bank** uses the settlement system to settle with the **financial institution** that issued the credit card associated with the received credit card number then uses the Visa to the card issuer, and credits the merchant's account with the purchase **price**.

In other embodiments, the user 5 may chose to use the payment product assigned by...

13/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:

TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
, Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):
(EP 2004015278)

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

INTERNATIONAL PATENT CLASS (V7): **G06F-017/60**

...SPECIFICATION the user. The registration process can be performed any time and anywhere by employing digital **wireless** telephone communication.

A detailed explanation will be given later for the registration of an electronic...is a message requesting the installation of an electronic payment card that corresponds to the **payment** card that has been requested.

Upon receiving the electronic payment card installation commission 7803, the...

13/3,K/6 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01030622 **Image available**

SYSTEM AND METHOD FOR FACILITATING SHOPPING
SYSTEME ET PROCEDE FACILITANT L'ACHAT D'ARTICLES

Patent Applicant/Assignee:

AIRCLIC INC, 512 Township, Line Road, Building 5, Suite 200, Blue Bell,
PA 19422, US, US (Residence), US (Nationality)

Inventor(s):

LURIE Leib, 1102 Peters Road, Troy, OH 45373, US,
HECKLE William, W174n8672 Schneider Drive, Menomonee Falls, WI 53051, US,

MANNING Angela, 425 W. Water Street, Troy, OH 45373, US,
DIPERNA Derek, 66 Witherspoon Street, Suite 237, Princeton, NJ 08542, US,

JACKSON William, 16 Lantern Lane, Lansdale, PA 19446, US,

Legal Representative:

GOLUB Daniel H (et al) (agent), 1701 Market Street, Philadelphia, PA
19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200360646 A2-A3 20030724 (WO 0360646)

Application: WO 2003US1042 20030114 (PCT/WO US2003001042)

Priority Application: US 2002348849 20020114; US 2002348443 20020114; US
2002193459 20020711

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6727

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... network (e.g., the Internet) by the end user 15 to server 10 using a **wireless device**, such as a **mobile phone**, a **PDA** or other **wireless device** that can accept user input. The purchase **price** authorization includes some manner of identifying the end user 15 (e.g., an end user 15 identification number or a **wireless device** identification number) and **price** information (i.e., the **total amount** due for the items selected for purchase). The purchase **price** authorization is stored at server 10, in step 275. In step 280, a request seeking...

...payment of the items selected for purchase is received at the server 10 from the **point of sale terminal** 90. The request includes the end user identification information and the **price** information, thereby allowing server 10 to identify the purchase **price** authorization

15

previously provided by the end user 15. In step 285, the purchase **price** authorization is **transmitted** to the **point of sale terminal** 90 from the server 10. In step 290, payment for the items is consummated. In one embodiment, in step 285, the server 10 **transmits** to the **point of sale terminal** 90 an end user credit card number. In this embodiment, step 290 includes charging...amounts due. In an alternative embodiment, step 290 includes deducting the amounts due from a **bank** account of the end user.

In some embodiments, the transaction may be audited in a...

13/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01019325 **Image available**

SYSTEM AND METHOD FOR FACILITATING ELECTRONIC FINANCIAL TRANSACTIONS USING A MOBILE TELECOMMUNICATION DEVICE

SYSTEME ET PROCEDURE POUR FACILITER LES TRANSACTIONS FINANCIERES ELECTRONIQUES A L'AIDE D'UN DISPOSITIF DE TELECOMMUNICATION MOBILE

Patent Applicant/Assignee:

CONCEPTM COMPANY LIMITED, 26th Floor, Citicorp Centre, 18 Whitfield Road, Causeway Bay, Hong Kong, CN, CN (Residence), CN (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEUNG Gary, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

LEE Rudolph, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

CHENG Kevin, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

CHUI Peter, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

MITCHELL Andrew, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

MEKERTICHIAN Shahan, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality), (Designated only for: US)

FUNG Raymond, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley

Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality),
 (Designated only for: US)
 CHAN Joseph, C/-Babcock & Brown, Level 37, The Chifley Tower, 2 Chifley
 Square, Sydney, NSW 2000, AU, AU (Residence), AU (Nationality),
 (Designated only for: US)

Legal Representative:

ALLENS ARTHUR ROBINSON PATENT & TRADE MARKS ATTORNPATENT & TRADE MARKS
 ATTORNEYS (agent), Chifley Tower, 2 Chifley Tower, Sydney, NSW 2000, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200349364 A1 20030612 (WO 0349364)
 Application: WO 2002AU1635 20021204 (PCT/WO AU0201635)
 Priority Application: AU 20019260 20011204

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
 SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
 TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13803

...International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... As shown in Figure 3, the cashier operator types in the Client
 Identifier and the
amount payable by the Customer (" **Amount** Payable") into a
 communication
 device. In this embodiment, a **GSM** device is provided to the Supplier
 ("Supplier **GSM** Device") by the Carrier that is capable of **sending**
 text
 messages via the Short Messaging System (" **SMS** "). The Supplier **GSM**
 Device is
 logged onto the Carrier's **wireless** telecommunication network through a
 licensed spectrum, ie 900MHz
 6. The Supplier **GSM** Device **sends** the Customer's mobile handset number
 and the **Amount** Payable as a request to the Carrier in a form of **SMS**
 message using 1 0 **SMS** . The **SMS** message is used to activate a **payment**
request to the Customer's
wireless communication **device** , which, in this embodiment, his/her
 mobile
 handset
 The request is **transmitted** from the Supplier **GSM** Device to a base
 station within the **GSM** telecommunication network of the Carrier using
 the 900MHz-licensed 1 5 spectrum.

Step 2

Figure...

13/3,K/8 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01014781 **Image available**

APPARATUS, METHOD AND SYSTEM FOR PAYMENT USING A MOBILE DEVICE
APPAREIL, PROCEDE ET SYSTEME DE PAIEMENT FAISANT APPEL A UN DISPOSITIF
MOBILE

Patent Applicant/Assignee:

TRUSTCOPY PTE LTD, 21 Heng Mui Keng Terrace, Singapore 119631, SG, SG
(Residence), SG (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WU Jian Kang, Blk 51, Teban Gardens #06-565, Singapore 600051, SG, SG
(Residence), CN (Nationality), (Designated only for: US)

ZHENG Lei, Blk 3, Normanton Park #23-177, Singapore 118999, SG, SG
(Residence), CN (Nationality), (Designated only for: US)

Legal Representative:

KANG Alban (et al) (agent), Alban Tay Mahtani & De Silva, 39 Robinson
Road, #07-01, Robinson Point, Singapore 068911, SG,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200344710 A1 20030530 (WO 0344710)

Application: WO 2001SG205 20011011 (PCT/WO SG0100205)

Priority Application: WO 2001SG205 20011011

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10120

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the retailer prepares a bill with the POS/Mobile/PC device. The bill
includes the **amount** of money, time stamp, and other related
information;

b) the retailer signs the bill so that the bill is combined with a
certificate
of the retailer;

c) the retailer **sends** the bill to the consumer's **mobile device**
using **SMS**; d) the **mobile device** displays the bill, verifies that
the bill came from a
certified retailer;

e) the consumer then
pressing "OK", "Yes" or other relevant key;

1 5 f) the **mobile device** encrypts the bill and the payment
information with

the consumer's encryption key;

g) the **mobile device sends** the payment to the retailer using **SMS**;

h) the **SMS** is first passed through the service provider's **SMS**

gateway;
 i) the service provider's **SMS** gateway passes the payment information to a remote **payment gateway**, such as for example, their **bank's payment gateway**;
 j) the **payment gateway** verifies the signature with the integrated bill information, and transfers the corresponding money from the consumer's account to the retailer's account;
 k) the **payment gateway** sends a conformation signal to the retailer; and
 l) after receiving the conformation signal, the retailer may send a receipt to the consumer.

3) P2P money transfer Process.

a) the sender signs a...

13/3,K/10 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00893473 **Image available**

SYSTEM AND METHOD FOR PURCHASING GOODS AND SERVICES THROUGH FINANCIAL DATA NETWORK ACCESS POINTS

SYSTEME ET PROCEDE D'ACHAT DE PRODUITS ET DE SERVICES VIA DES POINTS D'ACCES DE RESEAUX DE DONNEES FINANCIERES

Patent Applicant/Assignee:

EURONET SERVICES INC, 4601 College Boulevard, Suite 300, Leawood, KS 66211, US, US (Residence), US (Nationality)

Inventor(s):

VARNA Kenneth J, 5060 West 194th Terrace, Stilwell, KS 66085, US,
 SHAMI Haitham, 13225 Reeder, Overland Park, KS 66210, US,
 CLARY Jeffrey S, 10123 Monrovia, Lenexa, KS 66215, US,
 LANFORD Matthew L, 2620 N. Pierce, Little Rock, AR 72207, US,
 THIERRY Michel, 140 Bis Avenue Charles de Gaulle, F-92200

Neuilly-sur-Seine, US,

CHAMBERLIN John, 1518 Ellen Court, Little Rock, AR 72212, US,
 BENKO William, 2745 So Marshall Street, Denver, CO 80227, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227629 A1 20020404 (WO 0227629)

Application: WO 2001US40024 20010206 (PCT/WO US0140024)

Priority Application: US 2000670826 20000928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13280

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... of values (e.g., a number of mobile telephone minutes, a - 30 dollar amount of **long distance** service, etc.) may be selected (step 421). Selection of the value may be chosen from...company or vendor. hi one embodiment, the user uses a communication device, such as a **cellular telephone**, to access a communication network and enters the voucher code to access the pre-paid...

13/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00887227 **Image available**

FINANCIAL TRANSACTION SYSTEM

SYSTEME DE TRANSACTION FINANCIERE

Patent Applicant/Assignee:

EURONET SERVICES INC, 4601 College Boulevard, Suite 300, Leawood, KS 66211, US, US (Residence), US (Nationality)

Inventor(s):

CHAMBERLIN John, 1518 Ellen Court, Little Rock, AR 72212, US,
LILES Kevin G, 16 Point South Court, Little Rock, AR 72211, US,
CLARY Jeffrey S, 10123 Monrovia, Lenexa, KS 66215, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221416 A1 20020314 (WO 0221416)
Application: WO 2001US6965 20010305 (PCT/WO US0106965)
Priority Application: US 2000657478 20000907

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 12378

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... from one or more scheduled or conditional financial information alerts and management messaging services through **wireless** communication device 1 1 0. Some examples of types of alerts that might be provided...

...a transaction to the user as the transaction occurs, such as a

notification of a **POS** or an ATM debit over \$100, or a notification of a completion of an **ACH** transaction; or any other scheduled or conditional **delivery** of information. The Alert service 136 may include an alert containing informational content not directly...

...of a rise or a fall in current market interest rates, an alert of a **price** for a particular stock, an alert including sports scores, an alert including weather information, an...136 may be maintained within the Transaction System 130, it is unnecessary to access any **Financial Service Provider** 140 or utilize the converted PIN data or the Track II information features of the...

13/3,K/12 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00884000

METHOD AND SYSTEM FOR PAYMENT OF GOODS AND/OR SERVICES BY THE SPONSOR OF AN INTERPOSED COMMUNICATION ON BEHALF OF A CONSUMER

PROCEDE ET SYSTEME DE PAIEMENT DE BIENS ET/OU DE SERVICES PAR LE PARRAIN D'UNE COMMUNICATION INTERPOSITION AN NOM D'UN CONSOMMATEUR

Patent Applicant/Inventor:

JONES Dana Howard, 32200 Valor Place, Rancho Palos Verdes, CA 90275-6026, US, US (Residence), US (Nationality)

Legal Representative:

YANG David T (et al) (agent), Morrison & Foerster LLP, 555 West Fifth Street, Suite 3500, Los Angeles, CA 90013-1024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217195 A2 20020228 (WO 0217195)

Application: WO 2001US26180 20010821 (PCT/WO US0126180)

Priority Application: US 2000227096 20000822; US 2001932714 20010817

Parent Application/Grant:

Related by Continuation to: US 2001932714 20010817 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... products. Consumers have had no duty to notice advertising. In fact, consumers spend a certain **amount** of energy avoiding commercials. The advent of cable television and the VCR (and recently the...

...enabled television viewers to either "channel surf" to other programs during commercial breaks, or fast **forward** through commercials when

viewing shows that have been recorded. The PVR systems actually have 30
...

...online advertisements and the brokerage of attention. Specifically, CyberGold (owner of the above-mentioned patent) **sends** frequent emails to members offering five cents to visit their clients' sites. At that rate...will be told when interposed communications are available to enable purchases at vendor's purchase **point of transaction**. Figures 9a through 9b show a schematic diagram of a method of obtaining/distributing interposed...to view the interposed communication, the interposed sponsor provides to consumer an interposed communication 34, **transmitted** through vendor's computer 12 onto consumer's computer 22. It may be that with...

...computer 12 and the interposed sponsor's computer 32, that the interposed communication may be **sent** directly from the interposed sponsor's computer to the consumer's computer, bypassing the vendor...

...of an interposed communication on behalf of the sponsor.

7

In the above example, a **bank** is the sponsor, and has decided to use the communication to query the consumer about...

...vendor's site is preferably available. The consumer's response, if any, is then preferably **sent** back to the interposed sponsor or its designated agent, either directly or through a third...

...sponsor to the vendor preferably through a two-way communications means 52 allowing for this **transference** of value. The timing of this payment in this step is to show that preferably...

...1G shows that the consumer's obligation for payment is now complete. The vendor now **sends** the consumer the said selected item by a **delivery**

8

system 54 which may be one or more of the following: mail, couriers (FedEx...this example Interposed Sponsor "C ... s communication 34 best suits this consumer, and is preferably **sent** to the consumer's computer in the manner(s) previously described in Id through If...

...vendor 10 offering the consumer 20 something of monetary value (in this case a shipping **cost** of \$3.50) if consumer will view or interact with vendor's interposed communication 35...

...3 to the order, and further options the consumer to continue shopping or go to **checkout**. Finally, FIG 3D shows that the order has been processed, with the shipping charges being waived. Further, the goods and/or services 19 are being **delivered** by way of a **delivery** system 54, as outlined previously in FIG IG. FIG 4 shows that the vendor 10...

...shows a telephony network 58, comprising one or more of the following: hardwire telephone system, **wireless telephone** system, microwave **relay**, satellite **relay**, satellite direct system, cable, or internet, to enact a telephone transaction. In this example, a...enabling the interposed sponsored communication. In the other telephony embodiments, this step may include the **delivery** of goods and/or services following the completion of the interposed communication, as previously described

...

...can, communicate over said two-way telecommunications network, and

receive video content over a video **delivery** system 56. Specifically, FIG 6A shows the video selection process where consumer may select a...

...the interposed communication as the payment type, with the interposed sponsor 30 being notified to **send** its interposed communication 34. This may include all the steps similarly described in FIGs ID...

...previously described embodiments, variations in the way the interposed sponsor's communication is selected and **delivered** is the same as in FIGs 2A through 2F, and FIGs ID through IF.

12...

...gender. As new interposed communications become available to any defined consumer group, e-mails are **sent** out to ask them to return to the site to make purchases. Finally, FIG 8C...

...28, 29 providing various affiliate vendor sites with completed sign-up profiles 14, which are **transmitted** over a telecommunications network 50 to an interposed communication distributor 80. This distributor utilizes the...if consumer 20 at first selects a credit card payment which is declined by a **bank** 60, said consumer then selects an interposed communication 34 as payment. Specifically, FIG 11A shows...

...payment instead of interposed communication. FIG 1B shows consumer inputting their card data, which is **sent** over a telecommunications network 50 (with a Secure Socket Location) to the vendor's **bank**

60 which checks the data to see if the card is valid and has sufficient

...

13/3,K/13 (Item 9 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00878900 **Image available**

MULTIFUNCTIONAL MOBILE BANKING SYSTEM
SYSTEME BANCAIRE MOBILE MULTIFONCTIONS

Patent Applicant/Assignee:

EURONET SERVICES INC, 4601 College Boulevard, Suite 300, Leawood, KS
 66211, US, US (Residence), US (Nationality)

Inventor(s):

CLARY Jeffrey S, 10123 Monrovia, Lenexa, KS 66215, US,
 LILES Kevin G, 16 Point South Court, Little Rock, AR 72211, US,
 MILLS Mark A, 19191 Walmer, Stilwell, KS 66085, US,
 VRANA Kenneth J, 5060 West 194th Terrace, Stilwell, KS 66085, US,

Legal Representative:

ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street,
 N.W., Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

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 Priority Application: US 2000634984 20000808

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Word Count: 12396

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... services. The Event Messaging module 344 may provide the user with such notification and content **delivery** through more than one service end points 310. For example, the user may receive an **SMS** message via a **cellular phone** 312 providing the user with a notification and limited message content. The user may then...

...combination of a plurality of messaging service subscriptions and personalized conditional filtering to govern message **delivery** to individual users. Enhanced security may be provided by requiring the user to execute a...

...performed by the Goods and Services Transaction module 345 include a sale of prepaid **long distance** service, a sale of **cellular phone** or an Internet access service, a cash withdrawal in conjunction with a **POS** system, and a person-to-person goods/services transaction. For example, a voucher, including an access code or a verification number, may be **delivered** to a terminal device, such as the ATM 317. The voucher may be exchanged by...

...a voucher verification transaction, and a voucher redemption transaction. For example, a user with a **cellular phone** could realize that she is running out of prepaid air time for the use of the **cellular phone**. A service request transaction could be submitted by the user to the Services Transaction Module 345 via use of her **cellular phone**, the user could then **transmit** to the Services Transaction module 345 one of the user's debit or credit account...

...Transaction module 345. The access code could then be submitted by the user via the **cellular phone** to a phone company. The phone company would verify the access code and credit the user's phone account by the **amount** of the payment. The **amount** of the payment could then be deducted from the user's funds in a **bank** account and paid to the telephone company through various EFT channels. A similar process could...

...described above, the request for prepaid air time may cause a voucher to be automatically **forwarded** to the phone company for processing.

Different devices may be used for requesting and receiving...

13/3,X/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00839914 **Image available**

METHODS AND APPARATUS FOR WIRELESS POINT-OF-SALE TRANSACTIONS
PROCEDES ET APPAREILS SERVANT A EFFECTUER DES TRANSACTIONS SANS FIL SUR LE
LIEU DE VENTE

Patent Applicant/Assignee:

IN2M COM CORPORATION, 859 West Suth Jordan Parkway, Suite 105, South
Jordan, UT 84095, US, US (Residence), US (Nationality)

Inventor(s):

SMITH Steven B, 4515 South Butternut Road, Holladay, UT 84117, US,

Legal Representative:

CONGER Michael M (et al) (agent), Kirton & McConkie, 1800 Eagle Gate
Tower, 60 East South Temple, Salt Lake City, UT 84111, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US9853 20010327 (PCT/WO US0109853)

Priority Application: US 2000536273 20000327

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AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class (v7): G06F-017/60

International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... 12 The method of claim 9 wherein said requesting purchase
authorization is effectuated using a **long range**, **wireless**
communications device. 5 13. A method for completing **wireless**
point-of-sale purchase transactions
comprising:
establishing a **wireless** network between a WPD and a VND;
communicating a vendor identification and a purchase **price** to said
WPD over said **wireless** network;
requesting purchase authorization from an authorization provider;
transmitting a transaction denial to said WPD if said purchase is not
authorized by said authorization provider thereby
terminating said request;
transmitting a transaction approval to said WPD and **transmitting** a
request to **transfer** funds to a **financial institution** if said
purchase is authorized by said authorization provider; and
transmitting a transaction finalization command to said WD to
request transaction release.

14 The method of...

13/3,K/15 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00836146 **Image available**

SYSTEM AND METHOD FOR SAFE FINANCIAL TRANSACTIONS IN E.COMMERCE
SYSTEME ET PROCEDURE D'EXECUTION DE TRANSACTIONS FINANCIERES SURES, DANS LE
COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

KARMALI Rashida A, Suite 2525, 230 Park Avenue, New York, NY 10169, US,
US (Residence), US (Nationality), (Designated only for: UG)

Patent Applicant/Inventor:

ASANI Karim, Apartment #201, 12 Deerford Road, North York, Ontario M2J
3J3, CA, CA (Residence), CA (Nationality)

Legal Representative:

KARMALI Rashida A (commercial rep.), Suite 2525, 230 Park Avenue, New
York, NY 10169, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US7970 20010313 (PCT/WO US0107970)

Priority Application: US 2000523789 20000313

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Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... client's computer 220. Personal communication systems (PCS), mobile devices that provide Internet access, other **wireless** communicable **devices**, satellite systems and microwave links may also be used. At step 530 the client logs on to the merchant's website / **POS** network, 280. The client then logs on the merchant's website step and browses through the merchant's website at step 540 and reviews the product and **pricing** indices 330. Once the client has decided on the choice of product(s), the merchant retrieves the requested product(s) and **pricing** information step 550 from the product and **pricing** database 305. While the client is browsing the merchant's website, a communication link is automatically established between the client and the **financial institution** /central **clearinghouse** 100. Specialized features are built into the software 12 that capture and **transmit** this information to the **financial institution**. This Ili-Lk enables the device validation code to be automatically **transmitted** to the **financial institution** /central **clearinghouse** regardless of whether or not a purchase is made.

This process ensures that if the...

13/3,K/16 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00835725 **Image available**

OPTICAL PAYMENT TRANSCEIVER AND SYSTEM USING THE SAME

TRANSCAPTEUR DE PAIEMENTS OPTIQUE ET SYSTEME UTILISANT LE TRANSCAPTEUR

Patent Applicant/Assignee:

HAREX INFOTECH INC, 16-6, Pil-dong 2-ga, Jung-gu, Seoul 100-272, KR, KR
(Residence), KR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

PARK Kyung Yang, 202, Sinjoongang Villa, 8-1 Shingyo-dong, Jongro-gu,
Seoul 110-032, KR, KR (Residence), KR (Nationality), (Designated only
for: US)

KIM Chul Ki, 309-1502, Kyonghyang Apt., Yatap-dong, Bundang-gu,
Songnam-city, Gyonggi-do 463-924, KR, KR (Residence), KR (Nationality),
(Designated only for: US)

HWANG Que Min, 206-502, 2nd Hyundai Apt., Gaepo-dong, Gangnam-gu, Seoul
135-808, KR, KR (Residence), KR (Nationality), (Designated only for:
US)

JUNG Bong Sung, 101-1501, Hyundai Apt., 992 Daechi-dong, Gangnam-gu,
Seoul 135-850, KR, KR (Residence), KR (Nationality), (Designated only
for: US)

SUNG Kwang Hyun, 685-121, Jongrung 3-dong, Songbuk-gu, Seoul 136-850, KR,
KR (Residence), KR (Nationality), (Designated only for: US)

KIM Do Ha, 196-1, Seokgwang-dong, Songbuk-gu, Seoul 136-818, KR, KR
(Residence), KR (Nationality), (Designated only for: US)

JUNG Hoon Joon, 202, Hwaseong Town, 835-48 Dang-dong, Gunpo-city,
Gyonggi-do 435-010, KR, KR (Residence), KR (Nationality), (Designated
only for: US)

KANG Bog Heui, 1-1204, Seoul Garden Apt., 555 Dobong 1-dong, Dobong-gu
132-751, KR, KR (Residence), KR (Nationality), (Designated only for:
US)

CHO Eun Sang, 22-87, Hyehwa-dong, Jongro-gu 110-530, KR, KR (Residence),
KR (Nationality), (Designated only for: US)

KIM Won Dong, 106-107, Hyundai Apt., 270 Hagye 2-dong, Nowon-gu, Seoul
139-873, KR, KR (Residence), KR (Nationality), (Designated only for:
US)

KIM Dae Yeon, 204-901, 2nd Hyundai Apt., 863-1 Banghwa 1-dong,
Gangseo-gu, Seoul 157-857, KR, KR (Residence), KR (Nationality),
(Designated only for: US)

CHANG Kwang Su, 24-1, #545, Kuro 5-dong, Kuro-gu, Seoul 152-861, KR, KR
(Residence), KR (Nationality), (Designated only for: US)

WOO Hee Gu, 301, #8-100, Eungam 1-dong, Unpyong-gu, Seoul 122-905, KR, KR
(Residence), KR (Nationality), (Designated only for: US)

Legal Representative:

JO Eui Je (agent), Top Patent & Law Firm, RM. 1405, Hyecheon Building,
#831 Yuksam-dong, Gangnam-gu, Seoul 135-080, KR,

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Priority Application: KR 200013426 20000316; KR 200026621 20000518; KR
200031567 20000609; KR 200016328 U 20000609; KR 200032454 20000613; KR
200032455 20000613; KR 200033198 20000616; KR 200021614 U 20000728; KR
200073716 20001206; KR 200073717 20001206; KR 200073718 20001206; KR
200073719 20001206; KR 20011540 20010111 (KR U; ; ; ; KR U; ; ; ;)

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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...International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

... card inquiry machine is considerably far, the settlement system comprising:
an optical payment unit for **transmitting** card information in the form of an optical signal;
a mobile optical **relayer** for displaying a settlement **amount** of money, receiving and temporarily storing the **transmitted** card information, and **transmitting** the stored card information to an optical **relayer** base unit only once; and said optical **relayer** base unit for receiving the card information from the mobile optical **relayer** and **transmitting** the received card information to the credit card inquiry machine or **POS** .
103. The optical settlement system of claim 102, wherein said mobile optical **relayer** is fabricated so that a clerk can be easily carried, in which the mobile optical **relayer** is connected to the optical **relayer** base unit by a connector or by optical communications.
104. The optical settlement system of claim 103, wherein said mobile optical **relayer** directly **transmits** the card information to the credit card inquiry machine or **POS** via an optical receiver mounted in the credit card inquiry machine or **POS** .
105. An unmanned automatic vending system comprising:
an optical payment unit for **transmitting** card information in the form of an optical signal;
an automatic vendor including an optical...
...at which the automatic vendor is installed at every period; and
a transmission terminal for **transmitting** the details of sales collected in the collection device and requesting for an approval of...
...for monitoring the vendor controller, recording the sales of products whenever the sales occur, performing **infrared** communications with the collection device, and **transmitting** the recorded details of sales if a collection command is received.
107. The optical settlement system of claim 105, wherein said collection device is a **PDA** .
108. The optical settlement system of claim 107, wherein said **PDA** comprises:
an Ir transceiver for performing **infrared** communications;
a memory for recording particular of sales'
a controller for controlling the particular of...
...Ir transceiver to be recorded and collected and the collected details of sales to be **transmitted** in package;
. a display for displaying a collection status under the control of the controller;
and
a serial port for **transmitting** the collected details of sales under the control of the controller.

109. The optical settlement...

...line mixer for loading and the modulated details of sales on a power line and **sending** the loaded result. 113. The optical settlement system of claim 1 1 2, wherein said...

...a power source terminal, for monitoring whether information is loaded in the power line and **transmitting** the information by wire or **wirelessly** if the information is recognized. 114. The optical settlement system of claim 105, wherein said transmission terminal comprises:
a keypad for setting a settlement mode;
an Ir interfacier for performing **infrared** communications with the collection device and receiving the collected details of sales;
a serial interfacier...

...of sales;
a memory temporarily storing the details of sales;
a transmission/reception portion for **transmitting** the details of sales **wirelessly** ;
a display displaying the transmission result, for monitoring a communications state; and
a microprocessor for...

...115. The optical settlement system of claim 105, wherein said transmission - 123 terminal is a **portable phone** connection device.
116. The optical settlement system of claim 115, wherein said **portable phone** connection device comprises:
an I/F portion for monitoring the automatic vendor and detecting generation...

...of sales whenever the details of sales are detected;
a cable connector for connecting a **portable phone** external connection port by cable;
a UART portion for detecting whether a **portable phone** is connected and notifying the controller that the **portable phone** is connected; and
said controller for controlling the details of sales stored in the memory to be **transmitted** by calling a preset connection number via the **portable phone** if the **portable phone** is connected, and the records stored in the memory to be deleted. 117. The optical...

...comprises:
a memory connector for receiving details of sales collected in the collection device;
an **infrared** I/F portion for performing **infrared** communications with the collection device and receiving the collected details of sales;
a serial port...

...an Internet connection PC; and
a controller for controlling the details of sales to be **transmitted** via the serial port. 119. The optical settlement system of claim 105, wherein said transmission...

step of (d) exchanging the **transmitted** electronic money with other **portable terminal**.

159. The money withdrawal method of claim 158, wherein said step (d) comprises the steps of- (d1) selecting cash transmission and reception and object in the **portable**

terminals of a payer and a receiver and inputting a secret number; (d2) inputting an **amount** of money to be **transmitted** into the payer **portable terminal** if the input secret number is normal, and making the receiver **portable**

terminal await to receive information;

(0) selecting an execution of a money transmission in the payer **portable**

terminal and **transmitting** and receiving the electronic money to and from the receiver

portable terminal; and

(d4) checking if a transmission and reception is completed, and displaying the **transmitted** and received **amount** of money and the remaining **amount** of money if the transmission and reception has been completed.

160. An optical settlement system for use in an electronic money system comprising:

. a **portable terminal** for **transmitting** card information and a withdrawal **amount** of money in the form of an optical signal and receiving an **amount** of money

transmitted from an ATM; and

said ATM where an optical transceiver is attached, for receiving the card information and the withdrawal **amount** of money, and paying for an **amount** of money in cash in connection with the received card information if a user selects a cash withdrawal, and **transmitting** an **amount** of money toward the **portable terminal** to - 133 **transfer** money if the user selects an electronic money.

161. The optical settlement system of claim 160, wherein said **portable terminal** exchanges money with other **portable terminals**.

162. The optical settlement system of claim 161, wherein said **portable terminal** transmits an electronic money as much as a corresponding, **amount** of money to a **portable terminal** which is a transmission object if the transmission object portable terminal and an **amount** of money to be **transmitted** are input and an execution of money transmission is selected, and displays the **transmitted amount** of money and the remaining money.

163. The optical settlement system of claim 160, wherein said **portable terminal** pays for a purchase **amount** of money with an electronic money.

13/3,K/17 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00807452 **Image available**

METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS

PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES

Patent Applicant/Inventor:

RUSSELL David, 500 Russell Street, Portsmouth, VA 23707, US, US
(Residence), US (Nationality)

JOHNSON Barry, 351 McCormick Road, P.O. Box 400743, Charlottesville, VA
22904-4743, US, US (Residence), US (Nationality)

PETKA David, -, US, US (Residence), US (Nationality)

SINGER Bart A, 132 Hunter Lane, Williamsburg, VA 23185, US, US

(Residence), US (Nationality)
Legal Representative:
RUSSELL David (commercial rep.), c/o Transforming Technologies, 500
Russell Street, Portsmouth, VA 23707, US,
Patent and Priority Information (Country, Number, Date):
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Fulltext Word Count: 31954

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
Claims

Claim

... the simulated inventory;
adding selected items to an electronic shopping cart; and
determining a payment **amount** ;
96
wherein the electronic shopping cart tracks from which store each item
was selected. 15...

...simulated inventory, according to claim 137, wherein the simulated
inventory is that of a package **delivery** depot. 152. A method for
interacting with a simulated inventory, according to claim 137, wherein
...

...the steps of
adding selected items to an electronic shopping cart, and
determining a payment **amount** .
157. A system by which a payer conveys a payment to a payee, comprising:
a...

...against a payer account at a payer
97
financial intermediary, whereupon the personal identifying device
transmits signals
that encode:
payer account data and
a payer financial intermediary address corresponding to the...

...account data corresponding to a payee account at a payee
financial intermediary and
a payment **amount** ;
forms a payee payment packet that includes:
the payer account data,
the payee account data, and
the payment **amount** ;
and **sends** the payee payment packet, either directly or indirectly, to
the payer
financial intermediary address-, and...

...a payer conveys a payment to a payee, according to claim 157, wherein

the signals **transmitted** by the personal identifying device and received by the information processor are **transmitted** without wires. 160. A system by which a payer conveys a payment to a payee...

...is

registered for use by the payer; and
15 wherein the personal identifying device **sends** signals encoding a personal identifying device control designation and wherein the information processor consults the...

...a payer conveys a payment to a payee, according to claim 164, wherein the signals **transmitted** by the personal identifying device and received by the information processor are **transmitted** without wires.

166. A verification system, comprising:
an actuator for performing a user-initiated action...

...privileged to request that the user-initiated action be taken, whereupon the personal

identifying device **transmits** signals that encode:

an identification, and

an **instruction** that the user-initiated action be taken;

a verification processor, the verification processor being a...on the personal identifying device. 170. A verification system, according to

claim 169 wherein signals **transmitted** by the personal identifying device and received by the verification processor are **wireless**. 171. A verification system, according to claim 169 wherein the verification processor verifies that the...

...the simulated inventory display; and

a personal identifying device, the personal identifying device being a **portable device** that authenticates that a user of the device is

privileged to use the device, the personal identifying device including a **transmitter** that **transmits** signals to the simulated inventory controller, a user input module that receives inputs from the user, and a processor that processes the inputs and provides corresponding signals to the **transmitter**.

15 186. A simulated inventory system, according to claim 185, wherein the simulated inventory display...

13/3,K/19 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736216 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

Patent Applicant/Inventor:

GIORDANO Joseph A, 15344 Oakmere Place, Centreville, VA, US, US

(Residence), US (Nationality)

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,

1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200049551 A1 20000824 (WO 0049551)

Application: WO 2000US4163 20000218 (PCT/WO US0004163)

Priority Application: US 99120760 19990219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14767

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Claims

Claim

- ... providing personal services to the customer. A further embodiment includes a customer transceiver 50 that **transmits** automatic teller machine (ATM) card information to an ATM. Once the ATM receives the information...
- ...1 1 1 0@ CPU 1 1 20, memory 1 1 30, receiver 1 140, **transmitter** 1 1 50 and security pad 1 1 60. As further shown in FIG. 1...user-specified item (e.g., primary credit card, a secondary credit card, or a debit/ **bank** account). In a preferred embodiment, customer transceiver 50 has no independent battery or other power...
- ...1, respectively. Customer transceiver 50 stores identification information such as a customer ID, or customer/ **transmitter** ID in programmable, read-only memory (PROM) device 1 1 30 for subsequent, repeated transmission...
- ...transceiver 50 and merchant transceiver 48 is that operational energy for customer transceiver 50 is **transmitted** from the transceiver (48 or 970). When customer transceiver 50 is brought within close proximity...
- ...other components of customer transceiver 50. The signal is received by CPU 1120 which then **sends** a signal to memory device 1130 and then to customer transceiver 1 1 50 for...
- ...close proximity to a transceiver (48 or 970). In step 1205, an interrogation signal is **transmitted** from reader to customer transceiver 50. CPU 1120 processes the interrogation signal with an algorithm...
- ...to button 1 1 1 01. If the first character is a V", the CPU **transmits** a purchasing preference associated with the entered number (step 1240). As previously stated, customer database...
- ...1 1 1 0j (step 1225). If the first character is a "", the CPU 1120 **transmits** a payment choice selection associated with the entered number (step 1235). The customer must have...
- ...customer information has been entered, processing flows to step 1245 where the CPU 1120 next **transmits** the stored customer/ **transmitter** ID. If the first character is not a "", processing flows to step 1230 where the CPU 1120 simply **transmits** the entered numbers as a customer ID

number. That is, the user may actually override...

...or a PIN, it is obvious that any data or combination of data may be **transmitted** by customer transceiver 50 without departing from the spirit and scope of this disclosure.

As...stored in memory 1 1 30 such that whenever a transaction is carried out, the **amount** of the transaction is deducted from the **total** stored in memory 1 1 30. When the **total** is exhausted, customer transceiver 50 will not activate until an **amount** is restored to memory 11 30. Customer transceiver 50 may also track the customer's...

...of a CPU 1300, memory 1305, keyboard 1310, printer 1320, communication interface 1330, display 1340, **transmitter** 1350, and receiver 1360. Keyboard 131 0, as further shown in FIG. 14, is comprised...

...Keyboard 131 0 may be utilized for receiving manually entered data (e.g., PIN) and **transmitting** the data to communication interface 1330. In operation, **transmitter** 1350 **transmits** an interrogation signal stored in memory 1305 to customer transceiver 50, causing the customer transceiver...

...powering the customer transceiver. Receiver 1360 receives a signal from customer transceiver 50 and then **transmits** the signal to communication interface 1330 for subsequent transmission to an associated POS device 34, online customer computer 71 0, kiosk, etc. Communication interface 1330 may comprise a **wireless** or wireline interface, permitting merchant transceiver 48 to communicate with external devices from widely separated locations for the purpose of **transmitting** information received from a customer transceiver 50 via receiver 1360. Communication interface 1330 further permits...

...An alternate embodiment merchant transceiver includes a merchant transceiver built into or attachable to a **portable device** (e.g., Palm PilotTM, handheld computer, etc.) that enables the capture and transmission of a...

...handicapping program). A further embodiment includes a portable merchant transceiver that allows a vendor (pizza **delivery** person) to authorize transactions from any location. The merchant transceiver includes a CPU 1300 with...

...to capture and locally process a transaction. The merchant transceiver may or may not have **wireless** connectivity to the transaction processing system 26. Yet a further embodiment includes a merchant transceiver...

...for authorizing consumer transactions.

As discussed above, the preferred embodiment of the merchant transceiver 48 **transmits** power to, and receives an RF signal from a co-located customer transceiver. However, any device capable of receiving a **wireless** signal (cellular, microwave, etc.) is capable of functioning in the place of the merchant transceiver described above, the system 1 0 is operative for capturing a customer's **transmitter** ID at a POS device 34, combining the captured data with the merchant ID and the customer's selected...

...into an authorization request, encrypting at least a portion of the

request (if desired), and **transmitting** it to transaction processing system 26. Once it receives the authorization request, the transaction processing system 26 identifies the appropriate payment processing system 16 and then **transmits** the customer's payment data and the transaction data to the payment processing system 16 for authorization. After the payment processing system 16 authorizes the transaction, it **transmits** an authorization code back to the merchant via the transaction processing system 26. The transaction processing system 26 may also **transmit** customer identification and purchase data upon request by a participating merchant. In addition to its...

...customer may specify that his transceiver-based transactions will be processed and paid through his **bank** credit or debit card. Furthermore, the customer may specify that all transactions at merchant#1...a sales associate. Next in step 415, the sales associate utilizes input device 40 of **POS** device 34 to enter the merchandise into CPU 36 which then computes a transaction **amount**. After reviewing the transaction record, the customer in step 420 identifies him/herself to system...

...interfacing customer transceiver 50 with merchant transceiver 48. Customer transceiver 50 consists of an electronic **transmitter** /receiver combination including a unique customer/ **transmitter** ID number programmed therein. When customer transceiver 50 interfaces with merchant transceiver 48, a customer identification signal including the unique customer/ **transmitter** ID number is **transmitted** to merchant transceiver 48. To provide security, merchant transceiver 48 and customer transceiver 50 employ technology in which an interrogation signal is **transmitted** from merchant transceiver 48 to customer transceiver 50. Customer transceiver 50 processes the interrogation signal with an algorithm which is fixedly programmed into customer transceiver 50 and then **transmits** a response back to merchant transceiver 48, consisting of a customer/ **transmitter** ID number. The interrogation signal and the response signal are highly encrypted such that intense...

...over a long period of time will be necessary to fraudulently extract the unique customer/ **transmitter** ID number from the customer transceiver 50. Once merchant transceiver 48 receives the customer/ **transmitter** ID number, it **transmits** the data, together with the specifics of the retail transaction (**cost**, identification of merchandise, etc.) over communications link 28 to transaction processing system 26 (step 425...

...arise.

An alternate embodiment of the present invention includes a system 26 that instead of **transmitting** a customer's credit card number across communication links (FIGs. 3 and 9), only **transmits** a customer/transmitter ID across communication links. In this embodiment, payment processor 16 maintains data that provides a correlation between customer/ **transmitter** ID numbers and payment methods. Also, merchant store 12 creates a transaction record based using...

...number instead of the

credit/debit card number. In operation, when an authorization request is **transmitted** to transaction processing system 26 from a merchant store 12, transaction processing system 26 processes transactions by matching the customer/ **transmitter** ID number with data stored in customer information database 1 00. After the system identifies...

...step 450). If the system does not find the customer ID in step 435, it **transmits** a message to the merchant informing it that the customer is attempting to utilize an...

...the rest of the authentication process is occurring, the system may authorize the initiation of **delivery** of the desired goods services. For example, during an automobile refueling process, the system will...

...event that the transaction requires authorization, such as in a credit card transaction, the merchant **POS** device 34 communicates with transaction processing system 26 as described above to identify the correct payment processor 16 and **transmit** the transaction request to that payment processor for disposition. If the transaction is authorized inif any) are **transmitted** to the merchant via the transaction processing system 26 (step 490) and in step 492...

...to process this particular transaction due to, for example, communication's difficulties or a transaction **amount** causing the customer to exceed his credit limit, a message is **transmitted** to the merchant via the transaction processing system 26 in step 486 that the transaction is not authorized and the in-progress **delivery** of merchandise (e.g., gasoline) is immediately discontinued. The sales associate is then notified in...

...the transaction does not require authorization (i.e., cash or other liquid asset is used), **POS** device 34 still communicates with transaction processing system 26 to provide transaction information 1 1

13/6/1 (Item 1 from file: 348)

01440581

Payment system comprising a mobile device**Bezahlssystem mit einem mobilen Gerat****Systeme de paiement comportant un dispositif mobile**

LANGUAGE (Publication,Procedural,Application): German; German; German

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(German)	200232	396
SPEC A	(German)	200232	2421
Total word count - document A			2817
Total word count - document B			0
Total word count - documents A + B			2817

13/6/2 (Item 2 from file: 348)

01438195

System and method for private and secure financial transactions**System und Verfahren fur sichere private finanzielle Transaktionen****Systeme et procede pour des transactions financieres securisees et privees**

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200229	2793
SPEC A	(English)	200229	10523
Total word count - document A			13316
Total word count - document B			0
Total word count - documents A + B			13316

13/6/3 (Item 3 from file: 348)

01289015

System and method for performing an electronic transaction using a transaction proxy with an electronic wallet**System und Verfahren zur Durchfuehrung einer elektronischen Transaktion mit einer elektronischen Geldborse mittels eines Transaktionsproxys****Systeme et methode pour effectuer une transaction electronique avec un portefeuille electronique a l'aide d'un mandataire de transaction**

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	2528
SPEC A	(English)	200124	8651
Total word count - document A			11179
Total word count - document B			0
Total word count - documents A + B			11179

13/6/4 (Item 4 from file: 348)

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM**MOBILES ELEKTRONISCHES HANDELSSYSTEM****SYSTEME DE COMMERCE ELECTRONIQUE MOBILE**

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0

Total word count - documents A + B 177585

13/6/5 (Item 1 from file: 349)
01035133 **Image available**
**SYSTEM AND METHOD FOR CAPTURING PAYMENT DATA ONTO UNIQUELY IDENTIFIED
PAYER-CARRIED CHIPS**
**SYSTEME ET PROCEDE DE CAPTURE DE DONNEES DE PAIEMENT SUR DES PUCES PORTEES
PAR DES PAYEURS IDENTIFIEES DE MANIERE UNIQUE EN VUE DE TELECHARGEMENTS
VERS L'AMONT ET VERS L'AVANT AVEC DES INSTITUTIONS**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 11531
Publication Year: 2003

1 13/6/6 (Item 2 from file: 349)
01030622 **Image available**
SYSTEM AND METHOD FOR FACILITATING SHOPPING
SYSTEME ET PROCEDE FACILITANT L'ACHAT D'ARTICLES
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6727
Publication Year: 2003

13/6/7 (Item 3 from file: 349)
01019325 **Image available**
**SYSTEM AND METHOD FOR FACILITATING ELECTRONIC FINANCIAL TRANSACTIONS USING
A MOBILE TELECOMMUNICATION DEVICE**
**SYSTEME ET PROCEDE POUR FACILITER LES TRANSACTIONS FINANCIERES
ELECTRONIQUES A L'AIDE D'UN DISPOSITIF DE TELECOMMUNICATION MOBILE**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13803
Publication Year: 2003

13/6/8 (Item 4 from file: 349)
01014781 **Image available**
APPARATUS, METHOD AND SYSTEM FOR PAYMENT USING A MOBILE DEVICE
**APPAREIL, PROCEDE ET SYSTEME DE PAIEMENT FAISANT APPEL A UN DISPOSITIF
MOBILE**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 10120
Publication Year: 2003

13/6/9 (Item 5 from file: 349)
00907103 **Image available**
**EMAIL TRANSMITTING METHOD USING COMPUTER INTERACTIVE COMMUNICATION NETWORK
AND COMMUNICATION SYSTEM THEREOF**
**PROCEDE DE TRANSMISSION DE COURRIER ELECTRONIQUE AU MOYEN D'UN RESEAU DE
COMMUNICATION INTERACTIF D'ORDINATEURS ET SYSTEME DE COMMUNICATION
ASSOCIE**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9849
Publication Year: 2002

13/6/10 (Item 6 from file: 349)
00893473 **Image available**
**SYSTEM AND METHOD FOR PURCHASING GOODS AND SERVICES THROUGH FINANCIAL DATA
NETWORK ACCESS POINTS**
**SYSTEME ET PROCEDE D'ACHAT DE PRODUITS ET DE SERVICES VIA DES POINTS
D'ACCES DE RESEAUX DE DONNEES FINANCIERES**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13280
Publication Year: 2002

13/6/11 (Item 7 from file: 349)
00887227 **Image available**
FINANCIAL TRANSACTION SYSTEM
SYSTEME DE TRANSACTION FINANCIERE
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12378
Publication Year: 2002

13/6/12 (Item 8 from file: 349)
00884000
**METHOD AND SYSTEM FOR PAYMENT OF GOODS AND/OR SERVICES BY THE SPONSOR OF AN
INTERPOSED COMMUNICATION ON BEHALF OF A CONSUMER**
**PROCEDE ET SYSTEME DE PAIEMENT DE BIENS ET/OU DE SERVICES PAR LE PARRAIN
D'UNE COMMUNICATION INTERPOSITION AN NOM D'UN CONSOMMATEUR**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6932
Publication Year: 2002

13/6/13 (Item 9 from file: 349)
00878900 **Image available**
MULTIFUNCTIONAL MOBILE BANKING SYSTEM
SYSTEME BANCAIRE MOBILE MULTIFONCTIONS
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12396
Publication Year: 2002

13/6/14 (Item 10 from file: 349)
00839914 **Image available**
METHODS AND APPARATUS FOR WIRELESS POINT-OF-SALE TRANSACTIONS
PROCEDES ET APPAREILS SERVANT A EFFECTUER DES TRANSACTIONS SANS FIL SUR LE
LIEU DE VENTE
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4252
Publication Year: 2001

13/6/15 (Item 11 from file: 349)
00836146 **Image available**
SYSTEM AND METHOD FOR SAFE FINANCIAL TRANSACTIONS IN E.COMMERCE
SYSTEME ET PROCEDE D'EXECUTION DE TRANSACTIONS FINANCIERES SURES, DANS LE
COMMERCE ELECTRONIQUE
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 5654
Publication Year: 2001

13/6/16 (Item 12 from file: 349)
00835725 **Image available**
OPTICAL PAYMENT TRANSCEIVER AND SYSTEM USING THE SAME
TRANSCAPTEUR DE PAIEMENTS OPTIQUE ET SYSTEME UTILISANT LE TRANSCAPTEUR
Publication Language: English
Filing Language: Korean
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 45154
Publication Year: 2001

13/6/17 (Item 13 from file: 349)
00807452 **Image available**
METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS
PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES
Publication Language: English
Filing Language: English

Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 31954
Publication Year: 2001

13/6/18 (Item 14 from file: 349)
00794336 **Image available**
**INTEGRATED COMMERCE ENVIRONMENT (ICE) - A METHOD OF INTEGRATING OFFLINE AND
ONLINE BUSINESS**
**ENVIRONNEMENT DE COMMERCE INTEGRE (ICE) UN PROCEDE D'INTEGRATION
D'ENTREPRISE HORS LIGNE ET EN LIGNE**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 60287
Publication Year: 2001

13/6/19 (Item 15 from file: 349)
00736216 **Image available**
SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS
SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 14767
Publication Year: 2000

Set	Items	Description
S1	234547	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	8271684	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	10184904	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING
S4	568253	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	972354	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S6	1061822	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S7	4308968	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S8	420	S1(S)S2(S)S3(S)S4
S9	323	S8 AND (S5 OR S6)
S10	16885	S4(S)S7
S11	101	S9 AND S10
S12	290	S8(4S) (S5 OR S6)
S13	88	S12 AND S10
S14	7	S13 NOT PY>2001
File	20:Dialog Global Reporter 1997-2006/Feb 01 (c) 2006 Dialog	

14/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

20428131 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ID Data PLC - Interim Results

NEW RNS

December 20, 2001

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1429

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... manufacture GSM SIM cards for Pathfinder Telecom Group, will provide a unique system to enable **mobile phone** operators to control international call roaming. Our transition from a card manufacturer to an intellectual...

... for the markets in which the Company operates remains positive and recent developments in the **GSM** and multi application smart card markets should assist the Company to move towards profitability. We...

14/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

15365392

PR Newswire Southwest Summary, Tuesday, Feb. 27, to 1:00 p.m. EST

PR NEWSWIRE

February 27, 2001

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 849

... Beatnik and Texas Instruments Announce Collaboration to Deliver Enhanced Audio Applications to OMAP(TM) -Based **Wireless Devices** DATU030 02/27/2001 11:10 r f bc-TX-Rackspace-Managed (SAN ANTONIO) Rackspace **Delivers** RealSystem iQ to Small and Medium Businesses DATU031 02/27/2001 11:35 r f... 02/27/2001 11:44 r f bc-TX-Aurum-Valley-Natl (PLANO) Valley National **Bank** Signs Five-Year IT Agreement With Aurum Technology DATU011A 02/27/2001 12:11 r...

14/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

13345503 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Schlumberger Third Quarter 2000 Results

CCN DISCLOSURE

October 18, 2000

JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2778

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... R-UIM (removable-user identity module) card, a new technology that allows local CDMA-based **mobile phone** service subscribers to obtain GSM coverage worldwide. Network Solutions revenue was flat sequentially and increased...

... terminals and in North America from demand in Canada for MagIC(a)9000 Mobitex wireless **point -of- sale terminals**. During the third quarter Schlumberger won two significant contracts for smart card-based mass transit...

14/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

04447262 (USE FORMAT 7 OR 9 FOR FULLTEXT)

IVI Checkmate Continues Momentum with Fourth Quarter Results -- Company Completes Year of Record Growth in Year of Strategic Acquisitions

BUSINESS WIRE

February 25, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1868

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... solutions that leverage Ingenico's worldwide leadership in smart card technology.

New technology

The reduced **cost** of **wireless** communications has allowed IVI Checkmate to introduce new portable point-of-service payment terminals that ...

... past few months, in conjunction with national Canadian banks, the Company has been piloting its **wireless** payment **terminals** with leading home grocery and pizza **delivery** businesses.

14/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
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02904561

CyberCash Licenses Certicom's SSL Plus Security Technology for Use in E-Commerce Payment Service Offerings

BUSINESS WIRE

September 23, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 656

... Internet, intranets and corporate networks from traditional web browsers and servers to home banking products, **handheld devices** and legacy mainframes. "We selected the SSL Plus toolkit because of the speed and ease...

... through the Internet. To receive CyberCash's latest news and developments via fax at no **cost**, please call 1-800-PRO-INFO; use company code CYCH. Visit the company's web...

... companies to build strong, fast and efficient security into electronic commerce software, smart cards and **wireless** applications. With its acquisition of Consensus Development Corp. in July 1988, Certicom's family of...

... CIC". Visit Certicom's Web site at www.certicom.com. This press release may contain **forward** -looking statements relating to Certicom and

CyberCash. Among the important factors that could cause actual results to differ materially from those indicated by such **forward** -looking statements are delays in product development, undetected software errors and bugs, competitive pressures, technical...

14/3,K/6

DIALOG(R)File 20:Dialog Global Reporter
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02903820

**Cybercash Licenses Certicom's SSL Plus(TM) Security Technology For Use In
E-Commerce Payment Service Offerings**

CANADA NEWSWIRE

September 23, 1998

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 665

... Internet, intranets and corporate networks from traditional web browsers and servers to home banking products, **handheld devices** and legacy mainframes. ``We selected the SSL Plus toolkit because of the speed and ease...

... through the Internet. To receive CyberCash's latest news and developments via fax at no **cost**, please call 1-800-PRO-INFO; use company code CYCH. Visit the company's web...

... companies to build strong, fast and efficient security into electronic commerce software, smart cards and **wireless** applications. With its acquisition of Consensus Development Corp. in July 1988, Certicom's family of...

...CIC''. Visit Certicom's Web site at www.certicom.com. This press release may contain **forward** -looking statements relating to Certicom and CyberCash. Among the important factors that could cause actual results to differ materially from those indicated by such **forward** -looking statements are delays in product development, undetected software errors and bugs, competitive pressures, technical...

14/3,K/7

DIALOG(R)File 20:Dialog Global Reporter
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02890074

**Non-Human Users Set to Invade Internet Space With Help of Ethernet
Connectivity by Lantronix Thin Servers**

BUSINESS WIRE

September 22, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1509

... Web accesses by consumers by 2002." The IDC study evaluates the impact of Web-enabled **personal digital assistants**, video game consoles, telephones and TV set top boxes. No one has yet assessed the...

Set	Items	Description
S1	98594	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	2158475	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	3012029	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	145216	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	1080055	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	281221	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	362525	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	746	S1(2S)S2(2S)S3(4S)S4
S9	10350	S4(3S)S5
S10	148	S8 AND S9
S11	75	S10 NOT PY>2001
S12	75	RD (unique items)
S13	58	S12 AND (S6 OR S7)
File	15:ABI/Inform(R)	1971-2006/Feb 01 (c) 2006 ProQuest Info&Learning
File	610:Business Wire	1999-2006/Feb 01 (c) 2006 Business Wire.
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	476:Financial Times Fulltext	1982-2006/Feb 02 (c) 2006 Financial Times Ltd

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02292458 97833256

Who do you trust?

DeZoysa, Sanjima
Telecommunications v35n12 PP: 70-72 Dec 2001
ISSN: 0040-2494 JRNL CODE: TIE
WORD COUNT: 1830

...TEXT: mutual distrust. Banks see mobile operators trying to control the financial transaction," claims Nick Norman, **wireless** strategy manager, Gemplus, an international supplier of smart cards. "One telco in Germany already has...

...conventional SIM card and is dedicated to authorising and executing electronic transactions through the WIM (**wireless** identity module) application incorporated onto it.

"It is the WIM which secures the **wireless** part of the transaction and provides the trusted environment for the consumer, and enables the...factor for this method is that since the majority of the population already own a **mobile phone**, the devices on which the Vodafone solution can work are readily available and device independent...

...It uses a dual slot phone and distributes applications across the SIM card and the **bank** card. In its CB sur mobile service, the application which manages the transaction resides on...

...card inserted into the second slot.

"This implementation strategy effectively transforms the phone into a **POS [point of sale] terminal**, capable of authenticating the user and authorising credit and debit card payments," says Schlumberger's Raffin. "It's a good example of operator-driven mobile commerce. As any **bank** card can be used, there is no differentiation for the **bank**."

He describes a typical scenario. A customer shops around on the web, decides to purchase at a retail site which supports the service, and then keys his or her **mobile phone** number into the web site. The merchant's back office system (connected to the operator's **SMS** centre) **sends** an **SMS** message to the phone, asking the user to insert the **bank** card in the phone, and to key in the PIN number to authenticate the user...

...is validated in the phone, and the validation and transaction information - without the PIN - is **sent** back via **SMS** for authorisation. A **payment gateway** handles the reconciliation. In this example, the user is ordering over the internet, but the...

...the technology or methodology behind the m-commerce application, but that it is user-friendly, **cost**-effective and relevant to their lifestyle. Development of m-- commerce will depend on the expertise and co-operation of **banks** and mobile operators in demonstrating their understanding of this. As Vodafone's Geal notes, "The...

...defined by the WAP Forum as a tamper-resistant device which is used to perform **wireless** transport layer and application level security functions, as well as the storage and processing of...

...authentication. The WIM addresses two fundamental security issues.

The first is the security of the **wireless** transport layer (WTLS) between the WAP gateway server and the mobile client terminal. This can...

...is designed to be generic, in order to serve any applications defined in WAP (a **wireless** mark-up language/WML script, for example) or outside WAP.

Sanjima DeZoysa, staff editor, (sdezoysa...

13/3,K/2 (Item 2 from file: 15)
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02289642 96120720

Vendor's point of view

Anonymous

Frontline Solutions v2n13 PP: 31-33 Dec 2001

ISSN: 1528-6363 JRNL CODE: FRSE

WORD COUNT: 5060

...DESCRIPTORS: **Wireless** communications

...ABSTRACT: coding leaders, RFID start-ups and more. Respondents were not required to use the words **wireless** or supply chain, but that was the trend. ...

...TEXT: leaders, RFID start-ups and more. We didn't require respondents to use the words "**wireless**" or "supply chain," but that was the trend.

Morris Brown

Program Manager-Materials

Management

Automotive...

...eventual standard. Please contact AIAG to participate in these efforts.

Donny Lee

President & CEO

Applied **Wireless** ID

Protocol compatibility has been the largest roadblock for RFID systems in supply chain management...

...principle trends appear to be affecting the auto. ID industry.

Mainstream acceptance of mobile and **wireless** computing platforms will drive standard architectures and operating systems, leading to the same ever-decreasing...

...not understand how to integrate AIDS software solutions into a plethora of hosts via Ethernet, **wireless**, Internet, intranet, wide-area network, local-area network, etc. will not have the ability to...software connectivity, service and maintenance.

Roy Sutton

President

Data Net

Technical advances in mobile and **wireless** computing-PDAs, faster **wireless** networks and cellular capabilities-are attractive, but still are not fully relevant or applicable to...

...Instruments

Focus on integration of mobility and technology merged with realtime information into user-friendly **wireless** solutions allows the reading and **transmitting** of data anytime, anywhere. With the explosion of **portable** information **devices** and the increasing use of **wireless** technology, more companies are connecting their front-line workers to complete transactions at the **point -of- sale** or **point -of- service** . Retail store clerks can scan bar codes and check **pricing** or reduce **check - out** lines at peak times. Credit card payment helps close the **total** transaction much closer to the customers' point-of-decision.

The ability to print receipts from...

...a belt or carried in a tool bag, is critical to this expanding automation process. **Wireless** communication using **infrared** or **Bluetooth** makes for an easy-to-carry and easy-to-use practical solution.

Sears Roebucks field service...

...the front-line industry is cellular location. Having the ability to locate and position a **cell phone** enables the cellular industry to provide their customers with a new level of service. In...
...will be able to call their cellular service provider from anywhere to locate the nearest **bank** , restaurant, movie theatre, or hospital. The ... purposes has become increasingly necessary. At present, when a 911 call is placed from a **mobile phone** , address and location information is not provided to the 911 call center. With **cell phone** usage on the rise, the FCC recognized this need and mandated that all U.S...

...companies realize that if they service what they sell, customer relationship management is the competitive **edge** . Delivering account-level visibility to the right worker at the right time means the difference between keeping and losing business.

Finally, technology creates new needs as it solves problems. **Wireless LANs** need to be as secure as possible while using open standards that preserve the IT...checklist on www.matricsrfid.com in the Document Center.

Brad West

Vice President of Mobile

& **Wireless**
PSC

Though the continued expansion of Pocket PC and Windows CE devices will improve the...

...a thing of the past. Network problems or power outages do not affect worker productivity. **Wireless** wide-area network (**WWAN**) applications become more reliable. The list goes on....

Katja Kienzl

Marketing Manager for Tags

and...Dan Doles

President and CEO

WhereNet

The year 2002 will bring a continued proliferation of **wireless** solutions to enable realtime information flow throughout the extended enterprise. Specifically, the manufacturing, warehousing, and...
...real-time connectivity between assets and the people and information systems that manage those assets, **wireless** location-based technologies are fundamentally changing business processes. The implementation of such innovative applications in...

13/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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02222408 78025875

Customer service in the palm of your hand

Tehrani, Rich

Customer Inter@Ction Solutions v20n2 PP: 10-16 Aug 2001

JRNL CODE: TLM

WORD COUNT: 2416

...DESCRIPTORS: **Wireless** communications

...ABSTRACT: customer service with the help of PDAs. Some companies have recognized the inherent potential of **wireless** CRM and have begun developing software that ties the handheld platform to a company's...

...potential for handheld computing. The many vertical markets that would benefit from the use of **wireless** CRM delivered to PDA platforms include: 1. the travel industry, 2. appliance or utilities service...

...TEXT: PDA via programs from companies like Citrix, in the case of Pocket PC-based units.

Wireless CRM, Of Course!

It doesn't take a stretch of the mind to imagine the...

...but on the company's computing platform?

Some companies have recognized the inherent potential of **wireless** CRM and have begun developing software that ties the handheld platform to a company's...

...handheld.

Questra (www.questra.com) is another company that has begun treading the path to **wireless** CRM by partnering with Intel, Siebel and Palm to produce a suite of products designed...

...access the company's official RFP (request for proposal) templates?

To meet the demands of **wireless** sales force automation, Invensys CRM

(www.invensyscrm.com) earlier this year released a product called... Accenture (formerly Andersen Consulting) and was released late last year. The new solution is a **wireless** extension of Nortel's eFront Office CRM suite.

Just as a final bonus for mobile...

...service such as OnStar, but for a fraction of the cost. Traffic reports delivered via **wireless** could let you know that there is an accident or a lane closed twenty miles...

...Market Applications

There are too many vertical markets that would benefit from the use of **wireless** CRM delivered to PDA platforms to count, but I can mention just a few of...

...pass to a device at the airport gate.

Appliance or utilities service and maintenance. Providing **PDA**s to service personnel who make home-based visits to service appliances or for utility companies...

...look up technical information or make notations to a customers file, could save a phenomenal **amount** of time and money for an organization and help eliminate errors and delays.

Warehouse or...

...patient's insurance company's policies and most importantly, schedule tee times.

Banking. Yes, most **banks** today have a Web site on which customers can do online banking, and all have...

...an IVR and receive account balances, monitor checks cleared, etc. Imagine the convenience for a **bank** customer to use his or her **PDA** to view all aspects of his banking, from account balances, IRAs and check status to mortgages and loans, all in a customdesigned Web page, **delivered** to a **PDA**.

Stock trading. While a WAP-enabled phone can **deliver** stock **prices** and changes, the broader memory, functionality and better graphics of a **PDA** could **deliver** predictions, analyst reports, graphs and news reports about a particular company in a much more complete way than a WAP-- enabled **cellular phone** ever could.

Real estate. Imagine how much easier it would be to maintain real estate databases and current financing info if an estate agent could carry a **wireless** enabled **PDA**? Appliances that turn handheld computers into digital cameras (such as Handsprings EyeModule2) could allow an...

...sale, and the agent could then post the photo, along with a write-up and **pricing** information, to the real estate company's main database instantly, allowing other agents access to...

...as Ricoh's RDC-i700 (www.ricohzone.com/cameras), which gives users the ability to **send** and receive images via e-mail, and to browse the Internet. With such technologies, an...

...enables a marketer to determine when a customer is in a specific

geographic location and **send** a promotion to his or her Web-enabled **PDA** or WAP-enabled **mobile phone**, should be conducted only on an opt-in basis, and not **sent** to customers who don't wish to receive such messages. But imagine that you operate a...

...your double-mocha half-caf latte to anyone else's, could opt in to your **wireless**, location-based marketing program, and voila, each time they're in a new city they hungry customers "download" an e-coupon to their **PDA's**, and then give them the ability to beam the coupon directly to your **cash register** via their handheld **infrared** synching capabilities.

Room To Grow

The **PDA** market is certainly nowhere near its maturity. Data **transfer** rates are still quite slow, and **PDA's** that can connect to the Internet or be used in the manner of a **cell phone** of course require a cellular carrier (and be subject to the frustrations of the U...

...be misused by the finder.

Earlier this year we learned about the potential for the **Bluetooth Wireless** standard in **PDA's**. **Bluetooth** will improve on the traditional **infrared** transmission standard in most existing **PDA's** as, unlike with **infrared**, **Bluetooth** transmission can happen between two handhelds around corners, through walls and from a greater distance. A **Bluetooth** -- enabled **PDA** would no longer require plugging into a synching cradle via a USB port ...

...service. We are excited about the burgeoning personal data assistant market and its applications to **wireless** CRM, and plan to keep our eyes and ears open for the kind of news...

...invite you to share your stories of how you are using or intend to use **wireless** CRM in your customer service operation.

For information and subscriptions, visit www.TMCnet.com or...

13/3,K/5 (Item 5 from file: 15)

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02171316 73384099

Mobile Web vs. reality

Knorr, Eric

Technology Review v104n5 PP: 56-61 Jun 2001

ISSN: 1099-274X JRNL CODE: TCR

WORD COUNT: 2718

...DESCRIPTORS: **Wireless** networks

...ABSTRACT: cell towers and mobile devices, some experts wonder whether the benefits of building a broadband **wireless** network are worth the trouble. Maybe not. What is clear, however, is that consumers who...
TEXT: Telecommunications companies are spending billions to prepare high-speed mobile **wireless** networks. But it's not clear whether the technologies will work.. or if we even need them.

John Chapman brims with enthusiasm. The director of Hewlett-Packard's mobile and **wireless** strategy has just signed a three-year research agreement with NTT DoCoMo, the cellular spinoff of Japanese telecom giant

NTT. The goal? To brainstorm the infrastructure for a **wireless** network with such abundant capacity that, according to Chapman, "we will no longer bother to...

...platform, beachfront and backyard, they will sign up in droves.

How to build this broadband **wireless** network is the burning question. Telecom companies would need to spend hundreds of billions of...

...phone infrastructure to broadband. This is no mere .upgrade." Today's meager cell phones and **wireless** Web devices connect to the Internet at a laggard 9,600 bits per second, less...

...enjoy instant Internet access and to view full-motion video with movielike quality.

Furthermore, the **Wireless** Application Protocol by which today's mobile devices connect to the Internet typically supports only...

...sites deliberately tailored to a tiny screen. Despite the constant commercials for "smart" phones and **wireless** wonder-- gadgets from the likes of Sprint, AT&T, Palm and Kyocera, most people are frustrated by the embryonic "**wireless** Web."

Given the huge expense to license new broadband spectrum from national governments, technical and...

...to look like?

NATURE'S SPEED LIMIT

This new, hybrid vision remains contrarian in the **wireless** industry, largely because mobile broadband evangelists like Chapman believe in "build it and they will..."

...tonoise ratio (the signal to be communicated versus interference).

Both limits are strikes against mobile-- **wireless** communications. A **wireless** channel can only use the portion of the spectrum approved for it by the International...standards. Engineers are devising intriguing cell-tower transceivers and handset antennas to help ensure that **wireless** users get the maximum bandwidth and strongest signals available, regardless of how many Gs they...

...as software-- defined radio chips, could provide a solution, according to Benny Bing, a leading **wireless** authority at the Georgia Institute of Technology Broadband Institute. Still in prototype, software-radio chips...

...they can ever supply enough real communications power--remember Claude E. Shannon--for you to **check out** that CNN clip as you walk around downtown. Rather than trying to rev up the **cell - phone** network to **deliver** a broadband Internet, perhaps we are better off with parallel systems, one for phone (which...

...one for data (under construction).

"There's really no big reason why the good old **cell - phone** system should survive or thrive as the **wireless** Internet," says Teresa H. Meng, a groundbreaking **wireless** researcher at Stanford University who is now chief technology officer of **wireless** -chip maker Atheros Communications. Instead, Meng says, telecom companies could place **wireless** data

transceivers on every building and utility pole. Each transceiver would cover a small area...

...ranging 200 to 300 meters in diameter. Together they would create what Meng calls a " **wireless** fabric." Because the transceivers would be so close to users, they could **send** clear, highspeed **wireless** signals over narrow bandwidths, at frequencies that fall into the "industrial/scientific/medical" portion of...

...data together. Meng also says, "The data communications industry has the upper hand. Because the **cell - phone** industry is heavily regulated and totally standardized, improvement has been made very incrementally-as in 3G versus 2G. Those technologies are 15 years old." Even some **cell - phone** pioneers, like Martin Cooper, who developed the first **portable cell phone** at Motorola in the early 1970s, agree that a dual system might be more practical...

...82).

Blanketing our towns with nanocells may seem far-fetched, but Meng insists it would **cost** less than acquiring pricey 3G spectrum. Chip Elliott, principal scientist at Verizon's BBN Technologies...

...for billions of dollars, and the required system upgrade will add much more to the **cost** .

Freed from voice, data-only systems could provide a quicker, easier path to inexpensive, broadband...

...schemes, too. The consensus is that Orthogonal Frequency-Division Multiplexing, a format currently used to **transmit** high-definition television in Europe, could provide the best option. Rajiv Laroia, chief technology officer...

...Which brings us back to the contrarian vision of a hybrid network: a 2.5G **cell - phone** system providing clear voice, paging and always-on Internet access to our **handheld devices** outdoors; and the cable-TV and computer-network wiring already in place indoors providing the...

...Cisco Systems and Juniper Networks busily string fiberoptic cable to homes and businesses. A simple **wireless** transceiver in the corner of a lobby or living room would feed your **mobile device** ; you could access the high-speed networks being built into modern trains and planes the... inside numerous businesses, where aging, hard-wired localarea networks are being replaced with "fixed" indoor **wireless** networks, which are cheaper and easier to install and readily support broadband data rates. It would be simple for your **mobile device** to latch on to this infrastructure.

Looking toward the end of the decade, you may end up using 2.5G **wireless** for convenient **cell - phone** calls and Web access while traipsing around town, then cut over to a fixed- **wireless** network when you step into the coffee shop, subway station or meeting room, perhaps using...

...hosting. When you step into Mammoth Grocery, CellMate switches over to the store's fixed- **wireless** network so you can quickly check Online Wine to see which vintage will complement dinner...

...map appears, leading you to the wine aisle. You point CellMate at the checkout's **infrared** scanner to debit your **bank** account. And that

indoor/outdoor hybrid system, rather than the grand vision of "3G," might be what the future really looks like for broadband **wireless**.

Join an online discussion of this article at www.technologyreview.com/forums/bandwidth.

13/3,K/6 (Item 6 from file: 15)
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02152319 71682572

Barbed wire

Halperin, Karin

Bank Systems & Technology v38n4 PP: 24-30+ Apr 2001

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 2866

DESCRIPTORS: **Wireless** networks....

ABSTRACT: Determined not to lose a stake in what could be the Next Big Thing, US **banks** have moved to cut the cords that tether their customers to their PCs and morph them into **wireless**. The past eight months alone have brought **wireless** initiatives - some of them pilots - or expansion from KeyCorp, **Bank** of America, Wachovia, Chase Manhattan, First Union, NetBank and Claritybank.com, to name a few. Despite the flurry of activity in the **wireless** realm, it remains unclear whether **banks** can convince their customers to unchain themselves from their PCs or whether they can even make money from this delivery channel. The competition comes not only from other **banks** but from the telecommunications carriers, which control the delivery channels connecting **financial institutions** to their customers. The potential for growth no doubt exists, given the plethora of **wireless devices**. But the number of **wireless** banking users in the US remains small.

TEXT: **Wireless** technology may prove a mixed blessing for banks

Determined not to lose a stake in...

...to cut the cords that tether their customers to their PCs and morph them into **wireless**.

The past eight months alone have brought **wireless** initiatives-some of them pilots-or expansions from KeyCorp, Bank of America, Wachovia, Chase Manhattan...

...NetBank and Claritybank.com, to name a few. More than 27 credit unions recently inaugurated **wireless** services, and community banks have also joined the act.

Bank of Montreal, which forged the way for **wireless** banking in North America two years ago with its Veev service, recently announced a deal with software developer 724 Solutions to license the bank's **wireless** technology to small and midtier banks (see story, page 12). The Canadian bank introduced Veev...

...reselling those services to financial institutions:' said Mark Dickelman, vice president of m-commerce and **wireless** at Bank of Montreal.

In perhaps the most ambitious U.S. **wireless** effort to date, Wells Fargo has launched Wells **Wireless**, a nationwide service granting consumers and small-business customers ready access to their finances through **wireless**

Web-ready Sprint PCS phones and Palm VII devices.

"Anytime-anywhere access is a critical component of our strategy, and **wireless** fits very much into that approach," said Avid Modjtabai, senior vice president of consumer Internet...

...based Wells Fargo. "It's the next stage."

Despite the flurry of activity in the **wireless** realm, it remains unclear whether **banks** can convince their customers to unchain themselves from their PCs or whether they can even...

...at TowerGroup. "I call it aggressive experimental hedging." The competition comes not only from other **banks** but from the telecommunications carriers, which control the delivery channels connecting **financial institutions** to their customers. The carriers show signs of wanting to move beyond billing to create...

...lucrative revenue stream," said Kountz.

At least 30 brokerages have leaped from online trading to **wireless** trading, with Fidelity Investment signing 27,000 **wireless** customers to its instant broker service in barely two years. But most banking clients don...

...want to perform all banking transactions, such as filling out a mortgage application, from a **cell phone**. "**Financial institutions** can't add **wireless** fast enough," said Jamie Punishill, a senior analyst at Forrester Research. "But everyone is going out there blind. They missed the Internet, and they're determined not to miss **wireless**, and that's a dangerous reason."

The potential for growth no doubt exists, given the plethora of interactive pagers, cell phones and **personal digital assistants** that have become ever-more sophisticated in screen size and clarity, and the drive to merge phones and **PDA's** into one device. But the number of **wireless** banking users in this country remains small. About 200,000 **bank** over the airwaves in North America today, compared with 28 million in Europe and Asia, according to Celent Communications. For **banks**, "it might be more of a marketing issue, where you create an impression of dealing with a high-tech **financial institution**," said Octavio Marenzi, managing director at Celent. "That seems to be the thinking behind many **wireless** initiatives."

A SOLUTION IN SEARCH OF A PROBLEM

When Gomez Advisors surveyed more than 14,000 consumers last fall to measure interest in **wireless** account access, it found that three out of four active Web bankers--defined as those who conduct at least one online banking transaction a month--expressed no interest in **wireless** services. Five out of eight who said they planned to begin banking online within six ...

...of non-Web bankers expressed no interest.

"We believe eventually consumers will readily adopt ...the **wireless** connection; right now it's not something they're screaming for," said Paul Jamieson, director of financial services at Gomez. "It's not so much that [**banks** and brokerages] are looking at today's market as trying to gauge when consumer adoption will take place." Celent Communications predicts that by 2004 the number of users of **wireless** financial services will grow to 13.5 million in North America, and 140 million in Europe and Asia.

But that's the future, and a few glitches need to be

worked out. Designed more for portability than mobility, **Bluetooth** failed to let ICA Ahold's customers know when they were within range of the **Bluetooth** access points, which demonstrates "a potential weakness" of the technology, reported Meridian Research. And when more than one **Bluetooth**-chip customer approached the checkout counter, the transceiver couldn't target the correct device.

Named after a 10th-century Viking king who united Denmark and Norway, **Bluetooth** originated in a 1994 Ericsson project aimed at connecting diverse technologies, such as a phone with a **wireless** headset. In 1998, Ericsson joined with its competitors to form the **Bluetooth** Special Interest Group, or SIG, which continues to develop the **Bluetooth** technology. SIG's 2,000 members include IBM, Intel, Lucent, Microsoft, Motorola, Nokia and Toshiba...

...crowded, unlicensed 2.4 to 2.483 gigahertz Industrial, Scientific and Medical radio frequency band, **Bluetooth** is available everywhere, with some exceptions in Japan, France and Spain. As the **cost** of producing **Bluetooth** chips--now between \$15 and \$30, according to Meridian Research--falls, **Bluetooth** could become standard in mobile devices. Palm has included the chip in the carrying case of its new Palm V series, and will offer a tiny card with **Bluetooth** features in another model line by the end of the year.

- Karin Halperin

13/3,K/7 (Item 7 from file: 15)

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02151186 71396621

M-commerce gets personal

Lucas, Peter

Credit Card Management v14n1 PP: 24-30 Apr 2001

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2647

...DESCRIPTORS: **Wireless** communications

...ABSTRACT: practical and user-friendly. In this world, consumers can use their cell phones and other **wireless** devices to purchase goods and services just as they would over the Internet using their...

...TEXT: practical and user-friendly. In this world, consumers can use their cell phones and other **wireless** devices to purchase goods and services just as they would over the Internet using their...

...the end of the day, purchases of books, CDs or information over your Internet-enabled **wireless** device will not be the big winners," says Simon B. Pugh, vice president of mobile...

...missing today is compelling content that will make people want to buy something using their **wireless** device."

The centerpieces of the content revolution are personalized software applications that deliver highly targeted...

...to Strategis Group Inc., a Washington D.C.-based marketresearch firm

covering the broadband and **wireless** industries (chart, page 24).

The Anticipated Boom in M-Commerce Revenues (in millions)

M-commerce proponents are rapidly building infrastructure. The number of Internet-enabled **wireless** devices in circulation worldwide is projected to reach 800 million by 2002, compared to 600...

...according to Framingham, Mass.-based IDC, formerly International Data Corp.

The growing population of Internet-enabled **wireless** devices is paving the way for the migration of more advanced hardware. Newer devices will...

...connections.

Cellular carriers outside the United States are starting to offer general packet radio service (**GPRS**), the equivalent of direct Internet service links for PCs, so that **wireless** users do not have to connect to the Internet each time they want to conduct an m-commerce transaction. Foreign carriers are reportedly testing flat-rate pricing plans for **GPRS** , rather than per-minute plans, to make the service more appealing.

GPRS and many of the other advancements in **wireless** hardware are migrating to the United States from Europe and Asia, which are to three...

...an upcoming concert.

The consumer provides his cellphone number or Internet protocol address for a **wireless device** , seating preference, number of tickets desired and price range prior to the date tickets for...

...sale. When tickets meeting the consumer's criteria become available, TicketMaster contacts the consumer's **wireless device** with a message stating the number of tickets available and their price, and asks if... Obongo, like other providers of e-wallet applications, has modified its software for use on **wireless devices** . These so-called m-wallets usually are stored on a secure server at the cardholder's issuing **bank** or by the application provider on behalf of the card issuer. The wallet contains the ...

...predetermined radius of their geographic location using the signal emitted by the transmitter within their **wireless device** . Marketers attempting to lure shoppers into stores also can use locational applications to send messages to a consumer's **wireless device** as she gets near a favorite merchant.

The idea is to send consumers coupons or...

...such as 10% on any purchase within the next hour, on an impromptu basis. The **wireless device** 's location is mapped by cross referencing the address of the nearest cellular tower to which the device is transmitting to that of the merchant's closest store. Hence, all **wireless devices** are equipped for locational functions.

Cornelius: "The focus ... needs to be on delivering simple, compelling...

...comes to the Internet."

Questions also have surfaced about the practicality of using transmitters within **wireless** devices to locate the nearest restaurant or department

store, since most cellular calls are made...

...concerns are growing that sending marketing messages to consumers based on the location of their **wireless** device will be perceived as electronic junk mail, or spam. "There are limits as to...

...has also begun to spawn variations on the technology. The best example to date is **Bluetooth**, a microchip within a **wireless** device that allows the device to synchronize data with PCs, laptop computers, point-of-sale devices...

...box, page 26). Hence, consumers can check e-mail on their PCs using cell phones.

Bluetooth, which is supported by more than 1,400 telecommunications and technology companies, including Schaumburg, III...

...Intel Corp. and Murray Hill, N.J.-based Lucent Technologies, is intended to expand the **wireless** infrastructure.

"An ideal application is to use your **wireless** device to order food and beverage at an event, pay for it using your **wireless** device from your seat, and then have the order delivered," says Paul Hingorani, director of ...how participants responded to the ads sent, the effectiveness of personalized marketing messages delivered via **wireless** devices, and the most effective number of messages to send consumers over specific time periods...

...experts are right, delivering marketing messages with the personal touch to users of Internet-enabled **wireless** devices will be the catalyst for a tide of new m-commerce volume. *

Taking the...

...Commerce

Imagine a consumer walking down the aisle in a department store wearing a tiny, **wireless** headset to which infor

mation about a special offer or a product description is played...

...the point of sale using the credit card information stored in electronic wallets on their **wireless** devices, and then having the sales drafts uploaded to the **wireless** devices for storage until they can be loaded onto personal computers?

Think either one of...

...The answer is yes. A rapidly growing club of telecommunications and technology vendors known as **Bluetooth** Special Interest Group is seeking to reshape the world of **wireless** devices by enabling PCs, **wireless** devices and POS terminals to communicate with each other without wires or adapters.

Created in 1998 to provide freedom from wired connections, **Bluetooth** is a specification for a so-called small-- form factor, or low- **cost** radio technology that provides links to synchronize and share data between PCs, mobile phones, and other **portable devices**. **Bluetooth** currently is comprised of more than 1,400 members, including Intel Corp., IBM Corp., and Microsoft Corp.

In its most distilled form, **Bluetooth** allows computers and **wireless**

devices to communicate without having to be in proper alignment to receive a transmission. " **Bluetooth** allows devices to communicate with each other around comers," explains John E W Hunt, chief executive of Redwood City, Calif.-based Obongo Inc. "The headset for

Bluetooth devices lets consumers receive alerts about special offers sent to their **wireless device** while the device is in their pocket or briefcase. It has the potential to give m-- commerce a boost."

That potential is somewhat limited by distance. **Bluetooth** devices can only communicate with each other at a range of 10 meters, about 33...

...technology contend the benefits far outweigh the geographical limitations.

One possibility is to use a **Bluetooth** -enabled **wireless device** to buy a product at the **point of sale** without pulling out a credit card. A consumer could use his **Bluetooth** -- equipped **cell phone**, which already would contain his credit card data, to **deliver** that data to a **Bluetooth** -- equipped **POS** terminal. The **cell phone** would then receive and store an electronic copy of the receipt. The receipt could later...

...for Accenture "This can be a compelling application because it more broadly transforms m-commerce."

Bluetooth is still in its formative stages. But if it tests out, the technology could spark...

13/3,K/8 (Item 8 from file: 15)
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02151185 71396595
Cards make the fast-food menu
Lowe, Frederick H
Credit Card Management v14n1 PP: 18-22 Apr 2001
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1971

...TEXT: I think they will be much happier," Concord's Toland says.

On the technology side, **wireless** applications have been a boon to the fast-food industry because they provide much faster...

...says Greg Anderson, vice president of product development at New York City-- based U.S. **Wireless** Data Inc., which manufactures the Synapse adapter platform. Approximately 1,000 fast-food outlets use...

...up similar to the operations of a cellular telephone, says Christopher O'Hara, U.S. **Wireless** Data's president. Synapse replaces a dial-up telephone line because ...eventually will accept debit cards at its other four sites, is using the Freedom II **wireless** point-of-sale terminal manufactured by Toronto-based Mist Inc. at the counter and drive...
...A New Menu Item: Card Payments

At the Vivencia restaurant, the employee punches the purchase **price** into the Freedom II before handing the terminal to the customer. The customer swipes his...

...and Speedpass," December 2000).

Fast-food card purchases can now be processed so quickly with **wireless devices** that some restaurant operators argue that handling cards is now faster than cash. **Wireless** processing for fast-- food restaurants works on the same principle as the pay-at-the...

...One of them involves local authorization in which a card transaction under a specific dollar **amount** established by the restaurant manager is immediately approved, says Michelle Graff, manager of **delivery** marketing at VeriFone, the payment-- terminal division of Hewlett-Packard Co. VeriFone makes the Omni 3200 **point -of- sale terminal**, which uses SoftPay 2.1 software that processes card transactions in 3 to 5 seconds...

...normal authorization takes longer because it must go through the processor's connection to the bank card association's network and on to the issuer, and then back again. "Regular authorization...

13/3,K/10 (Item 10 from file: 15)
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02139480 70002718
Customizing your world
Tausz, Andrew
CMA Management v75n2 PP: 48-51 Apr 2001
ISSN: 1207-5183 JRNL CODE: RIA
WORD COUNT: 2162

ABSTRACT: The pundits are all predicting a tremendous surge in the use of **wireless** technology. After all, the glories of the **wireless** Internet, mobile commerce, short messaging, and global positioning services are being touted as crucial, cannot...

...number of people are packing mobile devices. In the scheme of things, the major Canadian **wireless** carriers are starting to roll out their general packet radio service systems. By 2003, North...

TEXT: Advances in **wireless** technology are bringing us closer to the day when we can access any information from any mobile device.

The pundits are all predicting a tremendous surge in the use of **wireless** technology. After all, the glories of the **wireless** Internet, mobile commerce, short messaging, and global positioning services are being touted as crucial, can't-miss functions. "But the killer application for these emerging **wireless** networks will no doubt be old-fashioned voice," says Alan Lysne, vice-president of Davinci...

...mobile services.

There's no denying today that a growing number of people are packing **mobile devices** - the overwhelming majority of them being itsy-bitsy phones. Over the next five years, as **wireless** broadband becomes increasingly available and service offerings more plentiful, expect the majority of Canadians to...

...Each user is going to have his own needs and applications. The big push in **wireless** communications will be to personalize your voice and data wants - a customized menu of services...
...shopping and tracking every step you take.

In the scheme of things, the major Canadian **wireless** carriers are starting to roll out their general packet radio service systems (**GPRS**). These so-called 2.5G (for generation 2.5) networks are more attuned to data ...

...mobile phones of up to 115 kilobits-a-second - almost 10 times faster than current **wireless** networks and up to four times faster than wired local-loop telephone networks. In earlier...

...By 2003, North American carriers will start to deploy advanced 3G networks. Today's digital **wireless** handsets typically handle around 14.4 kilobits-per-second - the speed of home computer connections...

...With more capable functions and faster networks, you will be able to multitask on your **mobile device** . For example, you could listen to a song while you check e-mail or **bank** statements. Tourists will be able to send snapshots (a camera add-on will be on the handheld) or videos **wirelessly** from the scene back to loved ones. The new capabilities will even let us be...

...for Canada's four major mobile operators, namely Bell Mobility, Microcell Communications, Rogers AT&T **Wireless** and Telus Mobility (which recently acquired Clearnet

Communications in a \$6.6 billion deal). The **wireless** industry today accounts for roughly 15% of the approximately \$15.3 billion Canadian telecommunications market...

...thicker pipes to move 3G voice and data transmissions.

"The carriers are racing to develop **wireless** platforms for valueadded services. The market is exploding and the number of people with mobile...

...company provides mobile customer care software, called "Trinity," for carriers so they can offer interactive **wireless** and Web-solutions to subscribers. Davinci specializes in enabling mobile customer care, electronic bill presentment...practical way onto the Web using handheld units. The others have followed and most major **wireless** companies offer some form of Internet access. Typically, they deliver text-- only Web pages written in Handheld Device Mark-up Language (HDML) or **Wireless** Mark-up Language (WML). The industry is attacking the issue of compatibility by gravitating toward a standard called **Wireless** Applications Protocol (WAP). The goal of WAP - spearheaded by Ericsson, Motorola, Nokia and Phone.com...

...than expected, causing some companies to delay developing WAP services. "We're looking forward to **GPRS** this year because of the strong boost in speed and enhanced services," says Davinci's Lysne. Using **GPRS** will cut response times from, say, 20 seconds (with WAP) to about four seconds."

GPRS plus WAP will likely propel an uptake in mobile usage comparable to i-mode, the...

...power the new portable PlayStation 2 with i-mode, which will make it possible for **wireless** games-on-demand and connectivity to multiplayer games while on-the-go.

Extensive use of...

...outside DoCoMo's portal.

To no one's surprise, many companies are hoping that the **wireless** Web will become part of the rapidly expanding world of e-commerce. Yellowpages.ca, comparison... .com and online bookseller Indigo.ca are part of the growing mobile shopping list. The **wireless** Web versions of online stores like Amazon.com and Indigo.ca are already being touted...

...shopping tools. The idea is that consumers would pause in store aisles to check online **pricing** before heading to the checkout. It's certainly possible today to select a list of...

...are mainly bestsellers from Indigo.ca and with one click of a button on your **cell phone**, buy the merchandise. Some day soon super-speedy search engines will let you get all the title **prices** from your favourite bookseller while on the go.

"We're not far from the day when we can access any information from any **mobile device**. Software like our Trinity product will allow for the integration with the vendor's billing...

...Rodin.

Shopping is seen as the great enabler. Harnessing Global Positioning System (GPS) capabilities, your **wireless** gizmo could continuously change as you walk down a street - flashing you alluring offers. Your... .within 50 metres by measuring the time delay between the arrival of the handset's **transmitted** signal at three radio towers. The **price** of GPS technology will soon come down to earth and location-based services will take off.

Location-sensitive devices don't necessarily have to be beamed off satellites. **Bluetooth** is a new technology standard for short **wireless** communication - less than 10 metres today and 100 metres in the near future - conceived by...

...such as Compaq, IBM, Intel, Microsoft, Motorola and Nokia. Named after a medieval Nordic king, **Bluetooth** lets cell phones connect with handsets, laptops with printers, Palms with vending machines and each of those devices with the Internet, all through the air.

"Consider **Bluetooth** as **infrared** technology on steroids. It will ensure **short - range** connectivity to electronic devices while automatically sharing information," says Lynse. Each carrier of a **Bluetooth** -enabled handheld transmits a high-frequency-radio signal that can be ...chip will have to be put into the vending machine to get the order. But **Bluetooth** is one mechanism that will let you bond with your sweet tooth when accessing vending machines by a click of your phone or Palm. The **Bluetooth** chip currently costs about \$30 but the **price** should fall in the next few years to less than \$8. It will lead to...

...hotels, ticketing at airports or movies, and searching for nearby buddies.

Next-generation networks and **wireless** paraphernalia can create a customized world - at least for stuff deemed personally important. Your phone...

13/3,K/11 (Item 11 from file: 15)

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02111625 66643247

Citigroup strives for secure multi-device access

Schmerken, Ivy

Wall Street & Technology v19n1 PP: 52 Jan 2001

ISSN: 1060-989X JRNL CODE: WSC

WORD COUNT: 659

DESCRIPTORS: **Wireless** networks...

ABSTRACT: Eyeing a broad role in **wireless** consumer financial services that includes stock trading, bill payment and merchant deals, Citigroup is adopting...

TEXT: Eyeing a broad role in **wireless** consumer financial services that includes stock trading, bill payment and merchant deals, Citigroup is adopting...

...the same "user ID" and password across all devices-- ATMs, Internet banking and cell phones, **PDAs**, pagers and interactive TV. Criticizing the Internet as being too PC-centric, not a reliable...

...you fail to do that, we're dead."

In contrast to the Internet world, where **financial** institutions say, "here is my Web site address, come transact with us," Young said Citigroup has...

...you are using at that particular time."

"Our goal is to provide our customers with **total** access to their finances, whether that be with Citigroup or without Citigroup," he explained. "We..."

...although it is working towards that goal.

But eCiti has already implemented a number of **wireless** initiatives overseas, starting with Singapore and Hong Kong in April of 1999 and in Japan...

...were using the Internet, but almost all of them had a mobile phone with the **GSM** standard, Citibank simply **sent** them the balance of their account (utilizing **SMS** message format) everyday to their phone.

"It's absolutely amazing the value you can add..."

...specific information, stock alerts, news, weather, sports results and merchant offers.

The next set of **wireless** applications that eCiti is implementing and has already rolled out in Singapore and Hong Kong...

...live pilot of a mobile consumer payment system.

Citi also partnered with 724 Solutions-a **wireless** middleware company based in Toronto-which takes all the Citibank data and reformats it so...

13/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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02058560 58480914

Internet everywhere

Adam, John

Technology Review v103n5 PP: 86-93 Sep/Oct 2000

ISSN: 1099-274X JRNL CODE: TCR

WORD COUNT: 2498

ABSTRACT: Within 2 to 3 years, large numbers of consumers will have high-speed access to **wireless** Internet. If the immobile Internet of the 1990s seemed big, networked handhelds will be bigger...

TEXT: Handheld devices are taking computers from personal to intimate. A new generation of **wireless** network is coming that could keep everyone connected all the time.

AT A NEW MANUFACTURING PLANT OUTSIDE SAN DIEGO, ROUNDthe-clock shifts fill pallets with **wireless** phones ready to ship to Sprint and other providers. The products in question are thin...

...people-1 in 6 on the planet-are likely to access the Internet through portable **wireless** devices, according to analyst and company estimates. "They used to say every home will have a PC," says Dave Oros, CEO of **wireless** startup Aether Systems. "I believe every pocket will have a handheld."

This explosion is coming...

...two to three years, large numbers of consumers will have high-speed access to the **wireless** Internet. Next May, Tokyo will debut commercial operation of a so-called third-generation (3G) **wireless** network-one in which high-speed data capabilities are built in from the get-go...

...2002.

"This will smooth the rough edges of life," predicts Richard Howard, vice president for **wireless** research at Lucent Technologies' Bell Labs. If the immobile Internet of the 1990s seemed big...

...machines in more countries of the world and offering novel capabilities.

Generation Hopping GETTING A **WIRELESS** HANDSET to tap into the Internet takes some finagling, because just about everything on a **wireless** device is diminutive compared to a PC-memory, processing, power supply, keypad and screen. In...

...Phone.com (formerly Unwired Planet) teamed up in 1997 to craft a new standard, called **wireless** applications protocol (WAP). The goal of the so-called WAP Forum was to develop a...

...Suddenly 1,000 customers became 8,000. And Nortel Networks believes the new generation of **wireless** infrastructure can reduce an operator's cost dramatically-from 37 cents per megabit in 1999...

...can be "always on."

And the 3G networks coming soon will open new vistas in **wireless** bandwidth. Today's digital **wireless** handsets typically handle around 14.4 kilobits per second-the speed of home computer connections allow **wireless** transmission of rich multimedia material. With more capable devices and networks, a user can listen...

...checks e-mail or bank statements. Tourists will be able to send snapshots or videos **wirelessly** to loved ones direct from the scene. In essence, we can all be television correspondents...

...correspondents is the capacity of our handhelds to pinpoint our location. Indeed, the value of **wireless** handhelds will be greatly increased when the network can tell where they are. A number of different technologies are now being developed to locate **wireless devices** with greater accuracy (see "Location, Location, Location," below), including a promising new system called **Bluetooth** created by Ericsson and now being exploited by a plethora of companies. Many of the early uses of **Bluetooth** and its location-finding counterparts will center on that universal human pastime: shopping.

As an example, the screen of a **wireless device** could continuously change as you walk down a street, tempting you with various offers. Your...
...to old-fashioned face-to-face conversation. No friends in the vicinity? Picture this: A **Bluetooth** query emanates from your handheld, finds a person with similar hobbies two tables down and makes a consensual **wireless** introduction.

Systems that approximate these visions are already under development. At Stanford, for instance, electrical...

...In one demo, during a walk through Harvard Square, a software "agent" running on a **wireless** mobile device finds that Wordsworth Books offers the best local **price** for a particular title. You click to buy the book and pick it up at the store's **checkout** counter. In a music store, you use the device to scan the UPC code on...

...that this is a competitive bid and disclose the desired model, a two-day required **delivery**, your name and your present location. Thus a store in the physical world serves as...

...gifts online or at the stores.

Also on the commercial horizon are new combinations of **wireless**, Web and telephone. Companies such as NetSearch, recently acquired by Aether, generate leads from Web surfers who fill out forms requesting contact while researching Lexus, Toyota or LincolnMercury cars. **Wireless devices** enable a salesperson to respond within about 20 seconds, usually while the customer is still...

...two parties are still on the original voice call.

A Moving Experience THE POWER OF **WIRELESS** CONNECTIONS goes beyond greasing the wheels of consumerism. The technology also will bring Net access...

...at a desk with a fast, hard-wired connection. Medical professionals, teachers, business travelers and **delivery** workers, for instance, are starting to toss away clipboards and claim forms in favor of a **wireless** web of Palms, PocketPCs and WAP phones.

Dallas' Veterans Administration Medical Center is a case...

...administration of medication. In an effort to avoid such mistakes, the hospital recently installed a **wireless** network that links handhelds carried by medical staff. Dallas VA nurse Ruth Jara says patients...audit

trail.

Teachers at Smithtown High School on Long Island are using Palms and a **wireless** network to scan student ID cards for attendance at every class as well as processing...

...Administrators get special handhelds equipped with master schedules of all students. According to Jay Landau, **instructional** coordinator for the town's school district, the devices let teachers spend less time on paperwork and more on **instruction**. The ID card of a student roaming the hall can be scanned, instantly revealing where...

...a specific stock reaches \$42. It is no accident that Aether Systems and many other **wireless** companies got started in the financial industry, where simple, timely data triggers quick trades. According...

...service-but also the more exposed the user is to misappropriation of personal data. Moreover, **wireless** services that work by determining the user's location can open up scary possibilities. Do...

13/3,K/13 (Item 13 from file: 15)

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02057999 58398273

Here and now

Baard, Erik

Chief Executive n158 PP: 42-49 Aug 2000

ISSN: 0160-4724 JRNL CODE: CHE

WORD COUNT: 3559

...DESCRIPTORS: **Wireless** communications

ABSTRACT: The **wireless** revolution is coming to a cell phone or PDA near you - or maybe it is...

...such as the Palm Pilot VII, which as the first PDA with a built-in **wireless** modem, has a healthy lead in the race for mobile market share. Both Carl Yankowski...

TEXT: The **wireless** revolution is coming to a cell phone or PDA near you--or maybe it's...

...away? Think again. Thanks to a handful of companies aggressive about adopting-and adapting to- **wireless** technology, such wonders are already possible. And soon they'll be a part of daily...

...a daily Internet horoscope. In Japan, preteens are downloading cartoon images through NTT DoCoMo's **wireless** service, while their big brothers and sisters flirt virtually by trading electronic notes and images...

...Modes.

Okay, maybe that's not all happening right now, but it could be. Although **wireless** Internet applications are still billed as the next technological tidal wave, these scenarios-and others...

...application and consumers eager to embrace it.

For now, the focus continues to be on **handheld devices** like Internet-enabled cell phones and **personal digital assistants** (PDAs)

such as the **Palm Pilot VII**, which, as the first **PDA** with a built-in **wireless** modem, has a healthy lead in the race for mobile market share. These are heady...

...Palm Company's chairman and chief executive. "What the Walkman did for music, what the **cell phone** did for telephony, Palm will do for your **wireless** data world—simply being connected. Anytime, anywhere," he boasts. And that's just the beginning...

...and a group of analysts at International Data Corporation (IDC) say that cell phones and **PDAs** will blend into one tool within a few years. Already, their predecessors—those once-ubiquitous...

...to develop services that work with the smaller screens and slower data speeds of existing **wireless devices**.

Fidelity Investments was the first **financial company** out the gate in October 1998 with its InstantBroker **wireless** service. The company offers account balance information, real-time quotes, and trading, as well as "triggers" and alerts when selected stock **prices** change in absolute or percentage terms, over Palm VII handheld **personal digital assistants** (the only financial software currently built in), RIM Interactive 950 pagers, and the Sprint PCS...

...to 2000 and Fidelity customers will soon pay bills, aggregate services, and transfer sizable assets **wirelessly** as the security of the system improves, predicts Fidelity's Joe Ferra. "This is just...

...s Web page and have your afternoon alerts and quotes zapped to your pager or **cell phone**, or the hotel fax machine.

Or to your new car. General Motors, BMW, and other car companies, are ready to receive. "Right now the BMW 7 Series features a digital **portable phone** that can easily serve as one's personal communication system outside the car, yet, when...

...says Tom Purves, chairman and CEO, BMW U.S. Holding Corporation. "With the advent of **wireless** communications and devices like **Palm Pilots**, it will become possible to send and receive e-mail and import and access information...

...and safe manner."

Both BMW and GM are emphasizing safety with development of their cars' **wireless** features. "People are spending 500 million hours a week in vehicles in the U.S.," explains Chet Huber, president and general manager of GM's **wireless** program, called OnStar, who notes that more than half of **cell phone** calls are made from inside cars and the distraction of punching small buttons has raised...

...is important enough to deserve its own dial tone," he adds.

In the effort to **send** data to drivers without **sending** them careening over embankments, the trick is to **deliver** e-mail and other benefits of the Web without taking drivers' eyes off the road...

...a stored phone number by scrolling through a steering wheel display.

GM started its OnStar **wireless** service in 1996 with 20,000 vehicles of three models. That number is expected to...to feel safe, argues Dan Doles, president and CEO of WhereNet, a Santa Clara, CA-based **wireless** tracking

company. The company has produced what are essentially next-generation rape whistles for the University of Southern Florida and University of Southern Alabama. The " **wireless** panic button" identifies the student and location of the student anywhere on campus, Doles explains...

...get you attention."

Marconi PLC, a Londonbased company with subsidiaries in Atlanta, GA, also sees **wireless** technologies as a way to build relationships between customers and even staid, traditional products like...

...they are already in operation. Coca-Cola, for example, is saving money by installing fixed **wireless** transmitters in its vending machines to let its drivers know exactly which products need restocking...

...via cell phone, PDA, or pager-to offer a coupon as you pass it. Such **wireless** intimacy will, of course, let CocaCola get to know its customer base better than ever...them to turn left to your corner instead of right? This creates a tiny, tiny **edge**."

Tracking consumers' cyber footprints offers another edgeone that companies like Internet advertising and marketing group...

...where you are, and what you're buying. They want to know how you feel. " **Wireless** devices are going to help transform the way chronic illness is managed," asserts Bill George...

...company in Minneapolis, MN. Along the way, Medtronic itself might be transformed, with revenue from **wireless** services added to that of its traditional implantation business.

George envisions a revolution in healthcare...

...up to it," George says.

Your heartbeat's on your sleeve

While implants equipped with **wireless** communication capabilities are still more than several heartbeats away, wearable devices with sensors that monitor...

...and breathing rates, and other ,physiological data.

Additional sensors could perform specialized tasks, such as **wirelessly** report the location of bullet wounds received by soldiers and police officers, or the carbon...a compatible personal profile. The children born from such pairings will truly be the first **wireless** generation.

VINES WITHOUT LINES

For thousands of years, wine lovers have toured vineyards and been...
...chairman and CEO of St. Michelle, which is a sister company of U.S. Tobacco. " **Wireless** tools are going to change the face of agriculture. Eventually there will be **wireless** probes for every plant."

The revolution is starting with vintners because "the variants of value...

...Shoup says, explaining that the premiums on high-quality grapes justify the luxury of experimentation. **Wireless** networking is especially important for Chateau St. Michelle because the label contracts out for the
...

...company's chief viticulturalist. He plans to use Motorola devices to monitor myriad conditions; all **wirelessly** beaming back to home base, where a 3D interactive map will be generated to display...

...the vines from the root hairs to the weather system above it.

St. Michelle's **wireless** tracking doesn't stop there. Harvesters will ultrasonically scan the pickings to measure volume, so...

...if grapes from one section are clearly superior to those of others, St. Michelle might **wirelessly** cull enough knowledge to replicate those ideal factors across the vineyard the next year.

But...

...t been aged-and fine-tuned-to perfection. In 1988 St. Michelle tried a similar **wireless** plan that it had to abandon within a few years. "The technology was frightfully expensive...

...matter, another viticultural region. We had to work harder. We pride ourselves as being cutting **edge**."

He dreams of a day when, with software programs based on chaos theory, farmers might...

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01953942 45659693

Banking by hand

Kiesnoski, Kenneth

Bank Systems & Technology v36n11 PP: 26, 38 Nov 1999

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 748

...DESCRIPTORS: **Wireless** communications

...ABSTRACT: customers - literally. The financial services giant's e-Citi arm and Sonera Ltd., a Finnish **mobile phone** provider, have made a strategic investment in partner 724 Solutions. The partnership aims to build an infrastructure for global, secure **wireless** access to financial services via such devices as cellular telephones, **personal digital assistants** and digital television. If all goes according to plan, Citibank customers will be able to access their **bank** accounts from anywhere using a **cell phone** or other **wireless device**.

...TEXT: To that end, the financial services giants e-Citi arm and Sonera Ltd., a Finnish **mobile phone** provider, have made a strategic investment in partner 724 Solutions, a Toronto-based software firm. The partnership aims to build an infrastructure for global, secure **wireless** access to financial services via such devices as cellular telephones, **personal digital assistants (PDAs)** and digital television. 724 Solutions is developing the software for **wireless** connectivity, with Sonera supplying the **mobile phone** hardware.

If all goes according to plan, starting early next year Citibank customers will be able to access their **bank** accounts from anywhere using a **cell phone** or other **wireless device**.

"I think people will access their **bank** accounts using a **mobile phone** just as readily as they would use an ATM or PC," said Alan Young, vice...

...to communicate with our customers," e-Citi's Young said. "That ultimately brings down the **cost** of doing it and lets us provide those services at lower costs to more customers."

Young envisions cell phones becoming remote-control "wallets" that can access account data and **transmit** it securely between **bank**, customer and merchant. "We see the **mobile phone** as an extension of the banking tool set, like an ATM or **point -- of- sale [POS] terminal**," he said. "It may become the device of choice to access the Internet. Clearly, many people will want to access financial information from it."

But security is key if **bank** customers are to adopt cell phones as a preferred access channel, Young noted. That's...

...technology. "They've come up with a way to bury public key cryptography inside a **mobile phone**," he explained. "We can authenticate the person on the phone very easily and know the information **sent** hasn't been altered or read by anyone else in transit."

Plans call for Citibank's **wireless** banking service to include basic account access, funds **transfers** and bill payment in early 2000, according to Young. By 2001, e-Citi expects to add more advanced features, such as **POS** functionality. "I wouldn't expect that to take even five years," he said.

Given the...

...Solutions venture, a partnership offers the most logical arrangement in a world with thousands of **financial institutions** and **wireless - device** operators, Young said. "You can think of 724 Solutions as a bridge between **financial institutions** and cellular network operators. If, say, 50 **banks** connected to every single operator in the world, you can imagine the number of integration...

...go on."

The venture is working on a solution for banking via cell phones and **PDA**s

As an investing partner, e-Citi will build relationships between 724 Solutions and Citigroup units worldwide. However, the 724 brand will remain transparent to customers of individual **financial institutions**, which will remain free to negotiate marketing deals with cellular service providers. "Citibank customers will...

...brands," Young said. "724 Solutions provides the technical connectivity."

At presstime, 724 Solutions had implemented **wireless** programs with several other North American **banks**, including **Bank of America** and **Bank of Montreal**. Citibank already rolled out **mobile phone** banking in Singapore and Hong Kong earlier this year. "The problem, however, is that each...

...to be exclusive," Young said. "Most people don't have all their finances with one **bank**. What's needed is someone to aggregate that information and

package it together for individual...

13/3,K/17 (Item 17 from file: 15)
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01907270 05-58262

Portable payment heats up

Pepe, Michele

Computer Reseller News n861 PP: 103 Sep 27, 1999

ISSN: 0893-8377 JRNL CODE: CRN

WORD COUNT: 399

ABSTRACT: Hypercom Corp.'s handheld **wireless** SmartICE terminal is being deployed at restaurants, car rental companies, medical facilities and sports stadiums...

...in lithium-ion battery. The device comes in different models that support a variety of **wireless WAN** technologies. Optional components include a docking station, smart card reader and memory of up to...

...TEXT: in the point-of--sale arena: Bring the cash register to the customer.

The handheld, **wireless** SmartICE terminal is being deployed at restaurants, s car rental companies, medical facilities and sports...

...in lithium-ion battery. The device comes in different models that support a variety of **wireless WAN** technologies. Optional components include a docking station, smart card reader and memory of up to 1.5 Mbytes.

The market for **portable** payment **terminals** continues to expand, with hotbeds of opportunity in the delivery, exhibition and retail spaces, said Marshall.

"This is not just a **POS** terminal," said Paul Martaus, analyst at Martaus & Associates Inc., Mountain Home, Ark. "With a product...

...well."

Hypercom sells its payment products through distributors such as National Processing Co. and the **Bank** of America Merchant Services. The company also is in talks with resellers and developers, a...

...president of POS products and services at Hypercom. "That means more efficient check-out, accurate **pricing** and speed, and streamlined customer service."

Resellers and developers can use HyperWare as the foundation...

13/3,K/20 (Item 20 from file: 15)
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01728268 03-79258

Adapting to market demands

Anonymous

Credit Card Management Top 10 Technologies Supplement PP: S35-S40 1998

ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1380

...TEXT: easier for banks and their merchant customers to rollout new applications.

"We've found that **banks** , ISOs and merchants are really look for a cradle-to-grave solution that makes staying...

...spreads costs over time, making it easier for merchants to pace the new solution's **cost** with the value derived from it."

The government has also spurred the use of **POS** terminals in a way it never intended. The Environmental Protection Agency has established a deadline...

...to just sit there on the counter or at the fuel pump, not with the **wireless POS terminals** that are coming into use. It can be brought to the consumer who has just had lunch on the patio of a posh cafe, or ordered two pizzas **delivered** to his home or made a bargain purchase at a sidewalk sale. It's all...

...information, he won't have to nervously hand it over to the waiter.

As the **total cost** of ownership comes down, there continues to be a real push towards these devices, Taylor says. They will become easier to use, more intuitive. Besides adding function, **wireless POS terminals** can also open up new markets for card-based payments. It would make it easy...

...towtruck on the freeway or a cabbie in New York. There's another benefit to **wireless terminals** : retailers can redesign their stores ...is already in place.

In what may be an example of the most comprehensive, cutting- **edge** devices on the market are terminals that accept magnetic stripe and chip cards, credit and...

13/3,K/21 (Item 21 from file: 15)
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01709342 03-60332
A cellular phone that's ready to hit the road
Himowitz, Michael J
Fortune v138n8 PP: 274 Oct 26, 1998
ISSN: 0015-8259 JRNL CODE: FOR
WORD COUNT: 601

...TEXT: drives me crazy when people swerve into my lane as they try to hold a **cell phone** and steering wheel in one hand, and punch in numbers with the other. It must...

...just by saying a word, name, or short phrase you've recorded in its memory **bank** . Of course, you can still punch in numbers the old-fashioned way, if you want...

...service plan. And within a few months you'll be able to receive text messages **sent** by Internet E-mail.

Of course, all these bells and whistles won't do you...

...digital services claim they provide better sound quality than traditional cellular systems. The SCH-2000 **delivered** clear, crisp sound, but it occasionally faded in and out the same way my standard Bell Atlantic **cell phone** does. I'd have to judge the contest a tie. If nothing else, Sprint and its digital competitors have touched off a **price** war that's great for consumers. The company offers a bewildering variety of service plans...

...a popular "Dime anytime" promotion gets you 500 minutes per month for \$50, with no **long distance** or roaming charges. If you do a lot of calling in areas that are covered...

...if you have to be able to make or receive calls absolutely everywhere, a regular **cellular phone** may still be your best bet. For info, **check out** www.sprintpcs.com, or call 800-480-4PCS. [

(Photograph Omitted)

Captioned as: Samsung SCH-2000...

13/3,K/22 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01583388 02-34377

Reaching out with wireless

Demery, Paul

Credit Card Management v10n11 PP: 77-80 Feb 1998

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 1836

Reaching out with wireless

DESCRIPTORS: **Wireless** networks...

ABSTRACT: Speed is a key advantage of digital **wireless** transactions but it is far from the only one. Advocates also cite its encryption-based security, relatively low operating expense, and the mobility factor so important to some retailers. **Wireless** advocates say its advantages are not only for merchants in landmarked buildings or in other...

TEXT: Headnote:

As digital data-transmission technology shows its stuff, **wireless** authorization technology is reaching beyond its traditional, specialized merchant base. Is a business case building for using **wireless** where phone connections are readily available?

At Washington Pen, a tony retailer of writing instruments...

...for a train. For that he's glad his card transactions travel over a digital **wireless** network.

"I never get put on hold, the transaction always just goes through," he says...

...t emphasize enough how it speeds things up."

Speed is a key advantage of digital **wireless** transactions-industry sources say they average about four seconds compared to about eight seconds or...

...one. Although the technology must still work out some kinksnotably the relatively high cost of **wireless** point-of-sale terminals and the remaining geographic holes in coverage by **wireless** networks-advocates also cite its encryptionbased security, relatively low operating expense, and the mobility factor...

...terminal, a historical landmark, prevents it from making modifications to bring in a telephone line.

Wireless advocates say its advantages aren't only for merchants in landmarked buildings or in other...

...of sports stadiums or in the hands of pizza delivery people. "We believe this digital **wireless** market in the U.S. will explode just like voice usage of **wireless** ," says Richard Bailey, vice president of Redwood City, Calif.-based VeriFone Inc., the leading terminal...

...manager of VeriFone's Business Systems Division, which plans to launch a hand-held digital **wireless** point-of-sale terminal for credit card and debit card authorizations later this year.

Indeed, some of the biggest backers of **wireless** are focusing entirely on traditional brick-and-mortar retailers, most of whom have phone jacks close to their cash registers. "The way we view **wireless** , it's a dial-up replacement service," says Rod Stambaugh, president of U.S. **Wireless** Data Inc. in Emeryville, Calif. "We go to the existing traditional merchant base who already...

...the state-of-the-art in transaction technology. "We say we have the fastest, most **cost** -effective solution in the country, wired or **wireless** ," he boasts.

Pamela Joseph, chief information officer for Atlanta-based independent sales organization and processor Nova Information Services Inc., an early provider of **wireless** credit card transactions to merchants, says Nova already has about 1,000 **wireless** merchant locations and just last month rolled out **wireless** services as a resale option to its bank partners.

The more that merchants experience **wireless** , she says, the more they opt for it. Last year, Nova asked several merchants to test **wireless** transactions and compare them to their existing dial-up services. For the most part, Joseph says, the merchants preferred the **wireless** option for its speed. "It turned out to be much faster (than dial-up) and we could offer it at the same **price** ," she says, adding that **wireless** credit card transactions allow merchants to dedicate a single telecommunications line for telephone usage without...

...As such advantages become better known among merchants in the near future, Nova figures that **wireless** will begin to serve a much broader market. "We expect in a couple of years to have a good percentage of our new and existing merchants on **wireless** ," Joseph says.

For now, there don't appear to be any reliable figures on the number of overall **wireless** credit card transactions. And before **wireless** transactions become truly widespread in the marketplace, there probably will have to be a corresponding drop in **wireless terminal prices** as

well as an increase in network coverage, observers say. **Wireless POS terminals** can **cost** \$1,000 or more, as much as twice the **price** of traditional terminals, a comparison that will undoubtedly leave many merchants quite happy with their wired terminals for some time to come.

Building a Case

Moreover, **wireless** coverage by some networks in the U.S. still leaves out large metropolitan areas, such...

...Los Angeles and Atlanta. And the existing coverage is divided among competing-and often incompatible- **wireless** networks, including analog and digital versions, and those that **send** data over existing **cellular telephone** network infrastructure and others that use dedicated data networks. "I don't see an overwhelming..."

...Maybe not today, but maybe a year or two from now. Advocates note that the **cost** of **wireless** terminals has already declined substantially in the past couple of years, to about \$1,000...

...Carnegie owns the Electronic Card Acceptance Corp., an ISO in Alexandria, Va., that signs up **wireless** merchants.

She and others also figure that voids in **wireless** network coverage will get worked out over the next year or two. Indeed, major players like AT&T **Wireless** and GTE **Wireless** already cooperate with interlocking networks. AT&T and GTE also work closely with U.S. **Wireless** in distributing its **wireless** cellular digital packet data, better known as CDPD, terminal technology.

There also is competition within the world of **wireless** technology between rival systems. CDPD was devised by several major cellular carriers, including AT&T...but it uses its own network separate from the cellular networks used by AT&T **Wireless** and other carriers.

Other non-cellular networks are growing as well. Vital Processing Services, the...

...Visa U.S.A. and card processor Total System Services Inc., is beginning to offer **wireless** transactions through the Ricochet radio-frequency service of Metricom Inc. in Seattle, San Francisco, and...

...Vital Chairman and Chief Executive Fred Gumbel.

Conversions

(Photograph Omitted)

Captioned as: Hypercom's Whittle: " **Wireless** technologies all work, but they're in their infancy."

(Photograph Omitted)

Captioned as: U. S. **Wireless** Data 's Stambaugh: Promoting **wireless** transactions as a faster, cheaper, more secure alternative to dial-up services.

The Ricochet system, which is intended primarily for portable merchants, uses **wireless** modems that attach to a connective device, the VeriFone Tranzport 232, for channeling credit card...

...the U.S. military and is considered on par with encryption methods used in other **wireless** systems. Vital also offers CDPD-based **wireless** transactions for a broader range of merchants.

U.S. **Wireless** also is basing its strategy, at least initially, on devices that work with existing VeriFone...

...the Tranz-Enabler device, which converts VeriFone's Tranz 330 and 380 terminals into a **wireless** system using CDPD technology. Such conversions are seen as an easy way for established merchants to take advantage of **wireless** transactions without making hefty investments in new terminals. U.S. **Wireless** is offering a program designed to virtually eliminate cost-based disincentives to use its technology...

...65% and their per-transaction fee to 18 cents," Stambaugh says, noting that U.S. **Wireless** earns its revenues solely on fees for transaction processing.

By the Drink

The cost of...

...the value." He adds that CDPD technology offers greater security than is available with analog **wireless** transmissions, which transmit unencrypted card numbers. "CDPD brings cost-effectiveness and security," Ryan says. "Because...

...sending just a bunch of zeros and ones."

Although CDPD appears to have won an **edge** with some major players, other providers say they expect the **wireless** market to grow regardless of which transmission technology becomes dominant, if any. "Which technology will...

...VeriFone and Hypercom say they are prepared to offer the market terminals based on whatever **wireless** technology is in demand. Adds Paul Whittle, vice president of point-of-sale system development...

...all work, but they're in their infancy." One way or another, it seems, digital **wireless** transactions are primed for substantial growth, which will become even stronger as the technology becomes...

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01423041 00-74028

Convergence creates growth and promise for prepaid

Millward, Bill

Telecommunications (Americas Edition) v31n5 PP: 69-70 May 1997

ISSN: 0278-4831 JRNL CODE: TEC

WORD COUNT: 1363

...ABSTRACT: options as a means of differentiation. The momentum of prepaid has also crossed into the **wireless** world. In a cellular prepaid system, the typical barriers to signing up for cellular service...

...TEXT: prepaid cards were first targeted at urban and immigrant populations that lacked basic access to **long - distance** services.

However, over the past two years, prepaid cards have entered the mainstream retail market...

...ten years, consumers have been steadily bombarded with marketing pitches touting the advantages of various **long - distance** services. This force-fed "education" has produced a marketplace filled with savvy customers who, surveys...

...Customers are, first and foremost, looking for the most basic kind of service-access to **long - distance** calling. While there remains a large market segment that lacks phone service and is willing to pay up front to make calls, for the majority of callers **cost** -saving is the primary concern. Consumers have become all too aware of the hidden costs...

...quality, and choice in their telephone service.

One unfortunate consequence of the growth of the **long - distance** calling market has been a major increase in calling-card fraud. The most common type...

...unbeatably convenient. They are currently available in stores, vending machines, and post offices, and some **banks** are now offering them at automatic teller machines. Prepaid cards also can include enhanced features such as speed-dialing, conference-calling, information services, and message **delivery**. Service providers are able to differentiate their offerings with prepaid services, gaining a crucial **edge** in the continuing battle for customers. Open-ended exposure to fraud is eliminated with prepaid...

...time left on the prepaid account.

The momentum of prepaid has also crossed into the **wireless** world. First introduced in 1995, prepaid calling is quickly becoming a standard offering for **wireless** providers. Many of the same factors that are driving the prepaid wireline market are also at work in the **wireless** environment. Certain issues make prepaid an even more natural application for **wireless**. For example, in the cellular world, access to service is a critical issue. It is...concerns the epidemic of cellular fraud, which, according to the Cellular Telecommunications Industry Association (CTIA), **cost** providers and subscribers approximately \$650 million in 1995.

In a cellular prepaid system, the typical...

...become unnecessary Signing up for service is simple: a subscriber uses his or her existing **cellular phone** or purchases a used phone and then opens an account with a modest cash or...

...value to the account through an IVR session or with vouchers bought at the original **point of purchase**. Cellular prepaid services also offer a rich feature set for users, including handsfree dialing, conference-calling, information services, and speed-dialing.

Prepaid **wireless** service provides many benefits for both carriers and subscribers. Since subscribers pay for the phone...

...the store. Prepaying is also a great way for cellular customers to control their own **wireless** costs. There are no unpleasant surprises, since subscribers are always aware of how much they are spending. As with prepaid calling cards, exposure to fraud is limited to the **amount** available in the cellular prepaid account.

Prepaid **wireless** services are following a trajectory of market acceptance

very similar to that of prepaid wireline...

...prepaid services are now beginning to be marketed as a convenient costmanaging option for all **wireless** customers. Furthermore, enormous prepaid **wireless** opportunities exist internationally. Many countries lack an established credit infrastructure, making prepaid a clear choice. As the **wireless** market continues to grow, encompassing PCS and digital cellular technologies, the opportunities for prepaid services...

13/3,K/28 (Item 28 from file: 15)
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01219444 98-68839

Banks issue DigiCash wallets

Anonymous

Bank Systems & Technology v33n5 PP: 10 May 1996

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 208

...ABSTRACT: Bank of Greece will issue not only 5,000 CAFE smart cards, but also 350 **infrared** wallets. Commission employees will use them for purchases in restaurants and vending machines on-site...

...to-consumer transmission of cash, acting as an intermediary between 2 smart cards via an **infrared** link.

...TEXT: a new trial beginning this month at the European Com.mission in Brussels. The National **Bank** of Greece and the Commercial **Bank** of Greece will issue not only 5,000 CAFE smart cards, but also 350 **infrared** wallets. Commission employees will use them for purchases in restaurants and vending machines on-site...

...to-consumer transmission of cash, acting as an intermediary between two smart cards via an **infrared** link. But unlike rival product Mondex, says Chaum, each piece of digital cash is stamped with the **banks** digital signature, ensuring onetime-only use. For the trial, **cash registers** and **POS** terminals at the Commission will have smart card readers with **infrared** windows, supplied by both DigiCash and France's Ingenico. Electronic cash in a vending machine is **transferred** via **portable** data **terminal** to a Windows NT server, acting as the site service host, and from there goes on to be cleared at the **bank** 's on-site dedicated central database. The leatherbound wallets, with numeric keyboard and bitmap graphic display, **cost** \$100 to manufacturer.

13/3,K/29 (Item 29 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00935975 95-85367

Portable POS debit terminals mean greater convenience

O Keefe, Michele

Bank Systems & Technology v31n11 PP: 35-37 Nov 1994

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 1061

...ABSTRACT: getting a look at portable point-of-sale (POS) debit as vendors roll out new **hand - held terminals** for use at temporary merchant stands, fairs, and other on-the-go venues. The technology...

...enough to allow merchants to download each day's transactions after-hours to a processor. **Portable POS terminals** also have an advantage over traditional POS terminals in that their smaller footprints - usually around...

...horizon, POS debit may become more secure, further enhancing its appeal to consumers, retailers, and **banks**.

...TEXT: locales are now getting a look at portable POS debit as vendors roll out new **hand - held terminals** for use at temporary merchant stands, fairs and other on-the-go venues. The technology--which still baffles many consumers--has potential for a variety of applications, including electronic benefits **transfer** (EBT). And, increasingly, debit terminals are being integrated with smart card technology.

All of this...

...vehicle impoundment. This application is from RAM Mobile Data, of Woodbridge, NJ, which provides the **wireless** data communications, and Ericsson GE, which manufactures the Tranz 330 terminal. MasterCard International's Automated **Point -of- Sale** Program (MAPP) provides authorization.

Ensuring reliable authorization is essential to **POS** debit and credit, which is why **wireless** technology and portable environments seem to go hand in hand. "In the debit environment it...

...You cannot sort of wait and do it later," says Mary Flannery, director of the **POS** business unit at RAM. "You must do it at the **point of sale**, especially when [customers] have to add their PIN number. Nobody's going to give their...

...is worth noting because it has no need for telephone lines--instead, the transaction is **transmitted** using **wireless** communications and battery power. Flannery says that this approach appeals to everyone from stadium concession...

...popular uses of such technology thus far is in restaurants, particularly sit-down establishments where **point -of- sale** debit transactions were impractical until recently because of the need for PIN verification. Customers could not feasibly walk over to restaurant terminals and enter PINs themselves. **Portable terminals** allow the server to leave the hand-held unit at the table for customers to swipe their cards, enter PINs and specify a tip percentage or **amount**. Patrons can also pay by credit or indicate an **amount** higher than the bill in order to receive cash back from the cashier.

Beyond restaurants...

...Inc., for example, is helping Mississippi officials implement an EBT program. The state has requested **portable terminals** because many of its benefits recipients purchase fruit and vegetables from roadside farm stands. Brad...

...recommend two solutions: an off-line, battery-driven terminal and an on-line packet-switched **wireless** unit. Cellular--the next level of portability--would be **cost** -prohibitive, he says.

For **banks**, which purchase **portable** debit **terminals** and provide them to customers for fees, the technology could be a boon. Retailers are...

...to embrace the new technology, suggests Ray Clopton, new products manager at \$88 million-asset **Bank** of Boulder, in Boulder, CO. As far as he's concerned, there is much cause for optimism, even for a small **bank** like his: "[Portable debit] kind of offers a competitive **edge**. I think that based on some of the research that we've done and based...

...of the game, is going to be a very popular thing for restaurants to have **POS** debit services."

Industry executives speculate that **POS** terminal users offer portable products not so much for competitive reasons, but rather to fulfill a genuine need. "I don't think that the [**POS**] market is saturated so much as we really had a lot of restaurants that recognize that **POS** debit is beginning to become a more common form of payment," says Clopton. **Bank** of Boulder is beta-testing International Verifact's IVI Spirit C2000 terminal at two San...

...transactions after-hours to a processor. And they can do this in two ways. The **portable terminal** can be reattached to its base, plugged into a phone line, and transactions can be **sent** to an authorization network. A second option is to load transactions on a smart card for processing at an ATM or on-line **POS** terminal.

And **portable POS terminals** have an advantage over traditional **POS** terminals in that their smaller footprints--usually around nine inches by eight inches long and...

...three to four inches high--appeal to retailers who may not have room at the **cash register** for a stationary device. Portability--especially **wireless** operation--is also attractive to large stores that set up temporary **POS** sites in-house.

And with smart cards on the horizon, **POS** debit may become more secure, further enhancing its appeal to consumers, retailers and **banks** alike. Green points out that it is far more difficult to counterfeit a smart card ...

...in smart cards that the company's entire iq System line, which includes the 2012 **portable terminal** as well as four stationary models, contains integrated smart card readers. Green attributes the lack...

13/3,K/30 (Item 30 from file: 15)
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00919883 95-69275

Harnessing technology for a 21st century competitive edge
Liddle, Alan
Nation's Restaurant News v28n37 PP: 80-92+ Sep 19, 1994
ISSN: 0028-0518 JRNL CODE: NRN
WORD COUNT: 2658

Harnessing technology for a 21st century competitive edge
...TEXT: uploading and downloading data, music and video--are increasingly part of the foodservice infrastructure.

Cutting- **edge** kitchens

Restaurant kitchens are nurturing a variety of breakthroughs in cooking

technology.

At the cutting **edge** is a small-footprint **infrared** oven that prepares foods in a fraction of the time required by conventional ovens. Such...

...Intermezzo, an Italian cafe in the San Francisco Hilton and Towers hotel, uses a FlashBake **infrared** oven by Quadlux to prepare such foods as pizza, sweet sausage-and-bell pepper frittata...in one or 100 restaurants can be adjusted by way of a computer modem and **long - distance** phone lines.

The griddle detects fluctuations in temperature, adjusting cooking times accordingly, and even keeps...

...that more powerful, yet more compact computers can be had at or below yesterday's **prices**. Such a trend, experts said, bodes well for the widening use of sophisticated, graphically oriented software and user-friendly data input devices, including touch screens, **hand - held** ordering **terminals** and bar-code inventory readers.

For instance, IBM has combined touch-screen, notebook computer and local area network, or LAN, technologies to create its **Point -of- Sale** Integrated Touch **Terminal** system.

The "integrated" IBM system gives operators the ability to sprinkle low-profile, self-contained...

...touch screens reinforce training by requiring servers to "ask the right questions" related to cooking **instructions** and side orders, among other things.

AT&T Global Solutions, meanwhile, has combined hardware and...

...has taken advantage of the more-technology-for-less-money phenomenon to merge two cutting- **edge** technologies: touch screens and hand-held terminals. The terminals are used with two of the...

...Robert Grimes, president of Gaithersburg, Md.-based Cyntergy Corp., a technology consulting company, confirmed that **hand - held terminals** are "hot" and will probably remain so for five to eight years.

"I see every...

...in 1994, the consultant said, is technology that deals with cards designed to track and **transfer** credit, including traditional credit cards, automatic teller machine cards, the simple debit cards used at...

...the sophisticated "smart" cards now under development.

Verifone, of Redwood City, Calif., is testing a **wireless**, tableside debit device for use with **bank** and credit cards. The device is called The Folio and it is presented to guests...

...card along the magnetic strip reader and entered a personal identification number and a tip **amount**, if any, the device is picked up by the server, who is alerted by a...

...also working to refine the credit authorization and settlement process for POS system users.

Hardware **prices** drop

Louise G. Brandt, marketing administrator at Sable Technologies, said one of her company's...

13/3,K/32 (Item 32 from file: 15)
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00840294 94-89686

Wireless **boxes stage a comeback**

Lucas, Peter

Credit Card Management v6n12 PP: 10-15 Mar 1994

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 2178

Wireless **boxes stage a comeback**

...ABSTRACT: credit card merchants because they lack the telephone lines needed to operate credit card terminals. **Wireless** terminals, which rely on radio waves rather than phone lines, may provide a solution to...

...wide array of services with a variety of applications. They plan to profit by selling **wireless** terminals to major merchant chains. A few companies have built proprietary national **wireless** networks that cover all major metropolitan areas. The total **wireless** terminal market is estimated to be worth \$100 million annually in sales, of which card...

...TEXT: are about 2.18% compared to about 1.6% for electronic authorizations.

Hold the phone. **Wireless** terminals are making a comeback. These devices, which rely on radio waves rather than phone...

...than conventional land lines.

THE JACKPOT

Indeed, a handful of companies have built proprietary national **wireless** networks that cover all major metropolitan areas: RAM Mobile Data, a joint venture between Bell...

...Multipoint Networks.

And there are any number of small-time operators in this business. Many **wireless terminal** installations are temporary, usually appearing at sporting events such as the Super Bowl or World...

...being returned to the terminal vendor. Some companies are linking terminals at tent fairs to **cellular phone** units so that they can take plastic. This, coupled with the fact that many **wireless - terminal** vendors are private companies that decline to reveal terminal sales, makes it hard to pinpoint...

...such as Belmont, Calif.-based Multipoint Networks, are also doing a brisk business overseas with **banks** in countries that have poor telecommunications networks.

But it's not hard to figure why these companies have suddenly jumped into

the **wireless - terminal** business. The **total wireless - terminal** market is currently worth \$100 million annually in sales, of which card terminal sales are estimated to account for about \$3 million. **Wireless** applications for the gaming industry, communications between city departments, links between branch **banks**, and a variety of miscellaneous data communications uses account for the remaining \$97 million of **wireless** sales. That \$3 million is expected to rocket 100% annually the next three years, before...

...70% growth rate through the end of the decade, terminal vendors predict. The growth of **wireless terminals**, incidentally, is expected to mirror the growth for the entire **wireless** market. If those predictions pan out, the market for **wireless card terminals** has the potential to grow to a \$118 million market by the turn of the century. That means those willing to gamble on **wireless terminals** now could be reaping big payoffs within six years. " **Wireless terminals** are a high-stakes poker game," explains Joseph P. Savage, a vice president in the...

...which are likely to place orders for hundreds of terminals at a time.

THE RIGHT PRICE

The typical **wireless** unit is nothing more than a terminal with a card swipe and antenna. The unit...

...is swiped and the merchant dials the phone number for an authorization code, the unit **transmits** the authorization request to a central host, which **relays** the message to the issuer. It takes about six seconds to complete an authorization, about...

...by physically relocating the unit and plugging it into another power source.

The market for **wireless payment devices** appeared to hit a dead end when Digital Radio Network went out of business in 1991. DRN was the first company to try to build a national **wireless terminal** market. DRN failed, observers say, because it underestimated the **cost** of building a national network and neglected to spread those costs over **wireless** applications beyond those at the **point -of- sale**.

The new operators say they aren't about to repeat those mistakes. First, they say...

...transactions costs, which should appeal to the big chains they want to sell to. The **cost** per transaction using a leased line is about 7 cents, compared to as little as 4 cents on a **wireless terminal** and as much as \$1.50 on a **cellular phone** network.

Setting up for a temporary event, can be particularly costly. Phone lines **cost** up to \$2,000 to install and have recurring monthly charges of as much as...

...need 1,500 transactions a month to break even, the company claims.

Another advantage to **wireless terminals** is that merchants can recoup their investment in about a year through savings over...offer more services, hoping to amortize their network capital costs. The problem in building a **wireless** proprietary network is **cost**. It requires about \$450 million to cover about 85% of the metropolitan areas in the United States, **wireless** experts say.

But the business from card authorizations alone isn't enough to recover that...

...market, but right now it alone can't support the required infrastructure for a national **wireless** network," explains Virginia E. Marshalek, director of the point-of-sale business unit for RAM...

...contracts with gaming companies that operate riverboat casinos and lotteries. The company has sold a **wireless** system to the city of Charlotte, N.C., which uses the system for data communications...

...fire, animal shelter, and welfare. A privately held company, Multipoint declines to reveal how many **wireless** terminals it has deployed.

The alternative to investing millions to build a proprietary network, and

...But to sell the technology to supermarkets or fast-food chains, or even department stores, **wireless** vendors must first make a business case for the product. That means building networks that...

...T-shirt vendors at entertainment events and taxi cabs, are becoming the proving ground for **wireless** technology.

Convincing acquirers to sign such merchants is not an easy task, because they are...

...to do with them, because banks feel they can't gauge risk levels," says one **wireless - terminal** expert.

That's not to say that acquiring **banks** won't sign taxi cabs or souvenir vendors as card merchants, it just means the sales cycle is lengthy. The current vendors of **wireless** technology may have learned the lessons of the DRN fiasco, but it remains to be...

...can afford to be as patient as the credit card market requires.

A WANNABE TECHNOLOGY

Wireless terminals are not the only solution for merchants that want to move the point-of-sale out of the store and to a remote location. **Wireless** area networks, or WANS, offer the same mobility.

WANS enable merchants to place a cash...from WANS will look past the premium."

Indeed, WANS can be an effective alternative to **wireless POS terminals**. Donald M. Dowie, chief operating officer for Los Altos Hills, Calif.-based **Wireless Transactions Corp.**, which is preparing to bring its WAN solution to market, says the company has talked with a satellite communications firm that is attempting to link **cash registers** at gas stations with card readers on gas pumps. Dowie says a WAN would be used as the interface to connect the satellite system, the **cash registers**, and the in-pump card readers.

Dowie adds that **Wireless Transactions** has talked to terminal manufacturers about integrating its WAN product into their terminals.

WANS may also increase the security of the data being **transmitted** between terminals and host systems. WANS break up a radio frequency into small bits of...

...the military for communications and was declassified for civilian use a few years ago.

Like **wireless** payment terminals, WANs have an identity problem with merchants, many of whom balk at technology they have never heard of. But companies like **Wireless** Transactions are betting they can turn that around quickly.

13/3,K/37 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
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00631393 20011205339B4458 (USE FORMAT 7 FOR FULLTEXT)
Norwegian Mobile Operator Implements Euronet Mobile Recharge
Business Wire
Wednesday, December 5, 2001 14:54 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 619

TEXT:
...from their mobile phone.

Zalto launched the Euronet Mobile Recharge service under the brand name **SMS**

Refill in Norway. With Euronet Mobile Recharge, Zalto's customers can automatically add minutes to...

...Recharge solution is an essential component of our competitive strategy that will significantly decrease the **cost** of selling prepaid airtime," said Morten Krarup Hansen, CEO of Zalto Communications AS.

"We chose...

...us into the sphere of mCommerce because they have the skills, knowledge and experience to **deliver** and support the financial products necessary to secure our position as a market leader."

Euronet Mobile Recharge enables customers to purchase airtime using a **mobile phone** and charges the purchase to a card or account registered in the Mobile Recharge system...

...automatically and triggers an electronic credit to the subscriber's prepaid account. The subscriber's **mobile phone** receives an **SMS** message from Zalto Mobile confirming that the account has been credited. "Euronet Mobile Recharge services...

...the ultimate convenience and control in purchasing prepaid airtime using debit cards, credit cards or **bank** accounts," said Krarup. "Euronet and Zalto focused on making this service simple and accessible to...

...options available from Euronet. Euronet Recharge solutions have been deployed by both mobile operators and **financial institutions** throughout Europe, Middle East,

Asia and
the Americas, using touch points such as POS devices...

...solutions are
processed through the Euronet Operating Center in Budapest, Hungary. Zalto
is
the first **GSM** mobile operator to deploy the **SMS** -based Euronet Mobile
Recharge
solution.

"Zalto has shown its significant commitment to innovation with the..."

13/3,K/39 (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2006 Business Wire. All rts. reserv.

00599328 20011010283B1946 (USE FORMAT 7 FOR FULLTEXT).
OceanLake Announces Distribution Agreement With SLMSoft.com,
Inc.-Arrangement makes OceanLake's wireless enablement technology
available to worldwide financial customer base
Business Wire
Wednesday, October 10, 2001 16:32 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 667

OceanLake Announces Distribution Agreement With SLMSoft.com,
Inc.-Arrangement makes OceanLake's wireless enablement technology
available to worldwide financial customer base

TEXT:

...a provider of mobile internet-enabling software that empowers
businesses to access critical resources through **mobile devices** ,
announced
today a distribution agreement with SLMSoft.com, a leading global provider
of
financial solutions...
...com will
distribute to its customer base OceanLake's flagship product, mScope(C), a
complete, **wireless** -enabling, stand-alone engine that gives users access
to
current internet content and applications such as on-line banking, through
any
internet-enabled **wireless device** with minimal development cost or time
involved. SLMSoft.com's current customer base includes 1,100 **financial**
institutions spanning 52 countries over five continents. The distribution
agreement presents OceanLake with an excellent opportunity...

...s a drop-in
solution, it means that SLMSoft.com doesn't have to hire **wireless**
application
developers and **send** them to remote sites around the globe."

Currently deployed at numerous corporations across the US and Canada,
including **financial institutions** , **wireless** communication service
providers and
travel companies, mScope is dramatically simplifying the process of
providing
content to **mobile devices** . Based on Java and XML, mScope **delivers**

content to
any **mobile device** without requiring the creation of device-specific
content,
thereby eliminating development costs and minimizing time...

...existing
infrastructures.

About OceanLake(TM) Inc.
OceanLake provides mobile internet-enabling software for corporate
enterprises, **financial institutions**, service providers, and
telecommunications
carriers. OceanLake's flagship product, mScope(C), immediately enables any
existing Internet infrastructure to be accessed from any internet-enabled
wireless device in real-time, including the dynamic content of
enterprise-wide
applications such as sales force...

...of its
kind, mScope seamlessly integrates into any web-based application for fast,
easy and **cost** -effective deployment with little need for additional
application
development. Future OceanLake products will include voice...

...location-based services and streaming. OceanLake is dedicated
to helping businesses access critical resources through **mobile devices**,
allowing people to "take the world with them." The company is headquartered
in
San Jose...

...internet
banking, interactive voice recognition (IVR), debit and credit card
issuing,
automated teller machines and **point -of- sale** network management, retail
branch
management, and e-CRM enabling technology. SLMsoft.com also provides
investment...

...brokerage industry; e-health solutions which enable health insurance
claims to
be evaluated at the **point of service**, processed and settled in real
time; and
e-government solutions which enable consumers to pay...

13/3,K/41 (Item 6 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2006 Business Wire. All rts. reserv.

00580939 20010905248B3253 (USE FORMAT 7 FOR FULLTEXT)
**USA Technologies Awarded \$20 Million e-Port Contract For NYC Taxis And
Limousines; Greater security and new revenue streams for taxi & limousine
industry**
Business Wire
Wednesday, September 5, 2001 13:59 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,007

"e-Port, with its leading **edge** cashless payment technology, will

immediately
and dramatically improve security because there is no need for...

...allow passengers to pay by credit card, the card
reader/imprinter is typically a cumbersome **hand held device** that
needs to be
passed manually to passengers for their signature at the end of...

...be fitted in the front of the cab or
limousine. Passengers pass their credit or **bank** cards to the driver in a
more
secure environment who then swipes the card through...

...trip the
driver passes the passenger a complete receipt that itemizes the distance
traveled and **cost**, and can also include the tip. The e-Port's interactive
screen will be fitted...

...consumers use traditional technology, such as coin
operated vending and laundromat machines, office equipment, and **point of
sale**

(**POS**) **terminals**. E-Port is converting what were once considered "dumb
terminals" into intelligent machines connected to networks and the
Internet,
capable of conducting e-commerce and m-commerce and **delivering**
advertising and
content.

"We are spearheading a revolution in a number of growing and influential...

...way customers make their
purchases," said Mr. Herbert. "With our recent introduction of e-Port
Wireless
to reduce costs and speed up transactions in vending, our success with
unattended business centers...

...USA Technologies is
targeting a variety of additional industries, including postage machines,
gas
pumps, overnight **delivery** services, additional mass transport industries
such
as bus and rail, and non-traditional POS and...

13/3,K/43 (Item 8 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2006 Business Wire. All rts. reserv.

00560840 20010725206B1584 (USE FORMAT 7 FOR FULLTEXT)
**VoiceFlash Networks and VeriFone Explore Mobile E-Commerce Solution Using
Bluetooth Technology on VeriFone Point-of-Sale Terminals**
Business Wire
Wednesday, July 25, 2001 08:13 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 481

**VoiceFlash Networks and VeriFone Explore Mobile E-Commerce Solution Using
Bluetooth Technology on VeriFone Point-of-Sale Terminals**

TEXT:

VoiceFlash's **Wireless**

Adaptor Modules will enable **Bluetooth** technology to streamline payment and value-added services offered at the POS via

VeriFone's...

...These products would allow merchants to easily deploy a mobile commerce solution consisting of VeriFone **point of sale (POS) terminals** with embedded

Bluetooth technology by VoiceFlash's **Wireless** Adaptor Module 2.0 (WAM). The solution would provide a secure and convenient method for...

...in the retail, hospitality, food service, and travel industries, among others, using the benefits of **Bluetooth**.

Bluetooth is a global de facto standard for **wireless** connectivity. It uses a low-cost, short-range radio link, eliminating the cords, wires and cables previously required for digital devices to communicate. When two **Bluetooth** equipped devices come within 10 meters range of each other, they can establish a connection. Because **Bluetooth** utilizes a radio-based link, it doesn't require a **line-of-sight** connection in order to communicate. VoiceFlash and VeriFone will combine the **Bluetooth** and **POS** worlds to enable the development and deployment of enterprise-level applications for **wireless devices**. The

Bluetooth-enabled **POS** devices are expected to be operational by year-end.

John Falcone, President of VoiceFlash Networks...

...to market which will streamline the transaction, loyalty card, and identity validation process at the **point-of-sale**. "We are entirely dedicated to adding value to the **point of sale**, making it easier and less expensive for merchants to securely conduct a wide range of transactions and services right from their VeriFone **POS** terminal," said Stuart Taylor, vice president of emerging markets at VeriFone Inc. "We are confident that by working with VoiceFlash we can quickly **deliver** the many benefits of **Bluetooth wireless** connectivity to the **POS**."

About VeriFone, Inc.

VeriFone, Inc. (<http://www.verifone.com>) is the leading global provider of secure electronic-payment solutions for **financial institutions**, merchants and consumers. VeriFone has shipped more than nine million electronic payment systems, which are...

...Inc.

VoiceFlash Networks, Inc (Nasdaq:VFNX) is a leader in the commercialization and integration of **Bluetooth** , **wireless** , and point-of-sale technologies. The company's offerings lead the **wireless** evolution by linking independent **mobile**

devices with one platform for the management of personal information via point-of-sale systems and...

13/3,K/44 (Item 9 from file: 610)
DIALOG(R)File 610:Business Wire
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00487465 20010326085B6632 (USE FORMAT 7 FOR FULLTEXT)
From Bricks to Clicks: ACI Worldwide Launches E-series Initiative for Secure Commerce in the Virtual World-More than 50 customers in 23 countries are early adopters of multi-channel e-series solutions
Business Wire
Monday, March 26, 2001 16:04 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,902

...following delivery channels, and can be mixed and matched according to customer needs:

- Electronic Statement **Delivery** and Bill Payment
- Secure Internet payments
- **Wireless** /mobile commerce
- Smart card-based services

Electronic statement **delivery** and bill payment. ACI's M-Bill(TM) and M-Statement(TM) products enable businesses to **deliver** digitally signed, secure documents directly to consumers' desktops using standard e-mail--the **delivery** method expected to drive the highest adoption rates. The products also support electronic document **delivery** via the Web and **mobile devices** . Consumers can receive summary information or images of entire bills or statements, complete with interactive...

...M-Bill includes a robust payment manager that formats transactions when consumers press "pay biller," **sending instructions** to direct-debit or card-based payment networks. The ACI solutions help businesses reduce paper ...

...secure interaction with merchant Web sites. Wallets can be issuer-branded and displayed on PCs, **PDAs** , phones and other devices. Also included are solutions that format and securely route payment transactions...

...linked to ACI's robust payment engines for transaction processing. ACI solutions enable consumers to **send** and receive messages between their

bank

and **mobile phone** , recharge prepaid phone accounts at convenient ATMs, and use mobile phones to authenticate consumers and complete purchase transactions at the **point of sale** .

Smart Card Services. ACI provides a variety of solutions to help customers use smart (chip...

...following examples.

Yorkton Securities, a Canadian brokerage firm, is implementing M-Statement to create and **deliver** monthly electronic statements for its investment customers.

The software will also securely **deliver** transaction confirmations to approximately 60,000 accounts within 24 hours of initiating a transaction. Yorkton...

...MovilPago Internacional is launching an innovative mobile payment system that allows consumers to use their **wireless** telephones to initiate payments at the **point of sale** . Phones are scanned to identify the customer, who is prompted to enter a PIN through...

...and authorize the payment transactions.

The National Bank of Greece uses ACI software to enable **mobile GSM phone** users to check account balances and receive messages from the **bank** when balances reach specified levels.

In Australia, ACI software enables Telstra **mobile phone** customers to recharge their prepaid phone accounts at convenient ATMs owned by the Australia and New Zealand Banking Group (ANZ). Another telco, Cable & **Wireless** Optus, offers a similar service to its customers in partnership with another major Australian **bank** .

SiVault operates as a service bureau and will use ACI's MONAD software to offer...

...applications to personalized cards and updating the applications as card issuers enhance their offerings.

Emirates **Bank** Group is launching an EMV smart card program based on ACI software to issue and personalize cards and process smart card transactions for itself and other **banks** in the United Arab Emirates. Cards will be usable at ATMs, point-of-sale devices...allow them to make important financial decisions faster, which could give our

customers an investment **edge** ultimately leading to significant cost savings as well as investment gains."

-- Rodney Sim, Yorkton Securities...

...easy and convenient, this service will help our customers replenish their call credits on their **mobile** and **phone** cards at anytime of day through an ATM."

-- Paul O'Sullivan, managing director of mobile business for Cable & **Wireless** Optus

"ACI's authorization system provides the infrastructure we need to meet our business objectives. We can offer our Telstra "U" customers the ability to recharge their **mobile phone** cards via the convenience of an ATM-anytime, day or night."

-- Greg Day, national OnAir...

...COMPANY NAMES: CABLE AND **WIRELESS** PLC...

13/3,K/46 (Item 11 from file: 610)
DIALOG(R)File 610:Business Wire
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00454742 20010201032B3289 (USE FORMAT 7 FOR FULLTEXT)
U.S. Wireless Data and First Hawaiian Bank Launch Wireless Point-of-Sale Terminals at Honolulu's Aloha Stadium
Business Wire
Thursday, February 1, 2001 14:53 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 764

U.S. Wireless Data and First Hawaiian Bank Launch Wireless Point-of-Sale Terminals at Honolulu's Aloha Stadium

TEXT:

U.S. **Wireless** Data, Inc. (USWD) (OTC: USWE), the leader in **wireless** transaction services, and First Hawaiian Bank, today announced that they will be launching **wireless** credit card services at Aloha Stadium in Honolulu, Hawaii during the week of January 30 through February 4. With **wireless** point-of-sale card approvals in 3-5 seconds--compared to 18-20 seconds for...

One dozen point-of-sale credit card-swiping terminals fitted with USWD's Synapse(SM) **wireless** modem adapters will be used at merchandise souvenir kiosks and refreshment stands in various locations...

...Synapse adapters enable traditional dial-up point-of-sale terminals to be instantly converted to **wireless devices**, without any modification of

hardware
or software. The terminals can then be used anywhere, with...

...a
telephone line.
"Due to the sheer volume of people purchasing merchandise, the speed of
wireless authorizations is a great advantage," said Sonja Thomas, cash
manager
for Volume Services, the company...

...the only advantage Synapse will bring to Aloha
Stadium. By placing the kiosks with the **wireless terminals** in locations
where
no landline/dial-up exists, Volume Services will create entirely new
locations...

...purchases, thereby increasing the revenue opportunities at each event.

"Aloha Stadium marks the launch of **wireless** payment transactions in
Hawaii,"
said Gary Fujitani, Senior Vice President of First Hawaiian **Bank** .
"Following
the football season, we anticipate the continued use of **wireless** for
other
events. It's an important service for our merchant clients and an added
convenience to consumers."

"U.S. **Wireless** Data's technology is a boon to sports, theme park, and
other
recreation and entertainment venues where it is not feasible to have phone
and
power connections for traditional **point -of- sale terminals** ," said Dean
M.
Leavitt, Chairman and CEO of U.S. **Wireless** Data. "With Synapse, **POS**
terminals
can be placed anywhere that is convenient, then moved at will to better
serve..."

...make better management decisions, such as merchandise mix
and location of kiosks."

About U.S. **Wireless** Data

U.S. **Wireless** Data, Inc. (www.uswirelessdata.com), founded in 1991,
markets
proprietary technology that brings together three large, rapidly growing
industries-transaction processing, **wireless** data transport and the
Internet-to
enable **wireless** payment processing. The company's Synapse(SM) platform
provides a gateway among all of the parties within a **wireless**
point-of-sale
(POS) transaction. This enables businesses that require mobility (i.e., not
tethered...

...a telephone line), or fixed-location businesses that seek faster
transaction speed, and/or lower **cost** transactions--to accept **wireless**
point-of-sale payments. By providing a seamless interface among merchants'
POS
terminals, **wireless** carriers and card processors, credit, debit and other
card

transactions can be processed as fast as cash, without the **cost** and inconvenience of a telephone line. In addition, Synapse Internet-based tools offer on-line...

...monitoring, remote diagnostics and automated terminal activation. The company is headquartered in New York City.

Forward -Looking Statements: Except for historical information contained herein, this news release contains **forward** -looking statements that involve risk and uncertainties. While the management of the Company believes that ...

...sec.gov and at various other reference facilities in the United States).

CONTACT: U.S. **WIRELESS** DATA
Karen Hochman, 212/905-0342
khochman@uswirelessdata.com
or
Investor Relations Contact:
Lippert/Heilshorn...

COMPANY NAMES: u.s. **wireless** data, inc...

...US **WIRELESS** DATA INC...

13/3,K/47 (Item 12 from file: 610)
DIALOG(R)File 610:Business Wire
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00451148 20010129029B9580 (USE FORMAT 7 FOR FULLTEXT)
YadaYada Brings Optimized Wireless Shopping to PDA Users; Collaborations with DealTime, BarPoint and SNAZ Commerce To Provide Users with Easy-to-Use Mobile Commerce Options
Business Wire
Monday, January 29, 2001 09:11 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,145

YadaYada Brings Optimized Wireless Shopping to PDA Users; Collaborations with DealTime, BarPoint and SNAZ Commerce To Provide Users with...

TEXT:
YadaYada Inc. (www.yadayada.com),
the first integrated **wireless** Internet service provider and personalized mobile Web portal for PDAs, announced today that it has...

...collaboration agreements with three leading optimized commerce solution providers to bring YadaYada users a streamlined **wireless** shopping experience on their PDAs. The agreements with DealTime(R), a leading online comparison-shopping...

...com, Inc. (NASDAQ: BPNT), a leading product information service and SNAZ Commerce Solutions, a global **wireless**

commerce provider that offers users a "single-click" shopping Web destination, are all intended to...

...access to best-of-breed m-commerce solutions through the Shopping category of YadaYada's **Wireless** Web service:

DealTime - (www.dealtime.com) provides YadaYada users with the best single source for...

...where and how to buy products and services across the Web via their Palm OS **PDA**. DealTime empowers consumers with the ability to compare models, features, brands, and **prices** at merchants and manufacturers across the Web from any Web enabled **mobile phone** or **wireless PDA**. DealTime's robust, scalable technology provides consumers with highly relevant search results, which is perfectly suited to the **wireless** platform where screen space is limited.

BarPoint.com - (www.barpoint.com) is an online and **wireless** product information and shopping service that allows YadaYada users to instantly obtain detailed features, reviews and **price** information on a specific

product by utilizing its UPC barcode number. This patent-pending reverse...

...exact product in which they are interested. BarPoint product information includes detailed product descriptions, comparative **prices**, links to vendor partners, product reviews, manufacturer contact information and much more. SNAZ Commerce Solutions...

...several top online retailers, including Bol, Great Universal Stores, Streets Online, BeU, and Firebox. While **wirelessly** surfing for products, users can store their purchases in SNAZ's unique "Universal Shopping Cart..."

...accompanies them as they surf and browse for items across multiple merchants. Users can then **checkout** with the "Single Click Shopping" functionality that allows SNAZ to process purchases (stored in the...

...secure place, YadaYada users can quickly pay for their purchases.

YadaYada today launched its commercial **wireless** service, allowing users to

access any HTML-created Web site using YadaYada's **wireless** Web browser and

send and receive e-mail from up to six POP3 e-mail accounts from their Palm

OS(R)-based **PDA**. Combining this unparalleled **wireless** access to the Web with

quick and easy access to optimized mobile commerce is part of YadaYada's design to become the premier **wireless** Internet provider in the U.S.

About DealTime(R)

DealTime, the world's leading online...

...its Web site, www.dealtime.com, DealTime empowers consumers to compare models, features, brands, and **prices** at merchants and manufacturers across the Web. DealTime's robust, scalable technology provides consumers with highly relevant search results and the ability to **deliver** information through **wireless devices**, including Web-enabled mobile phones and **personal digital assistants**. At the same time, DealTime offers sellers lowered customer acquisition costs, increased merchandising opportunities with...

...venture-backed by key strategic and financial partners worldwide including Bertelsmann, America Online, Time Warner, **Bank** of America, Singapore Telecom and others. Visit www.dealtime.com in the US and Canada...

...registered trademarks of DealTime.com Ltd.

About BarPoint

BarPoint.com is a leading online and **wireless** product information and shopping service. As a content provider, retail sales facilitator, and applications developer...

...anywhere. The Company is uniquely positioned to benefit from the growth in mobile commerce as **wireless** communications, mobile computing and scanning technologies converge. Whether using a **handheld device** to scan or manually enter the product's UPC or even accessing BarPoint's website...

...com.

About SNAZ Commerce Solutions

SNAZ Commerce Solutions is the world's leading provider of **wireless** and web based commerce solutions. SNAZ provides a powerful mobile wallet and transaction platform that...

...a mobile phone, PDA, pager, or personal computer. SNAZ provides its commerce enabling technology to **wireless** and online portals on a private-label basis. For more information about SNAZ Commerce Solutions...
...snaz.com.

About YadaYada

YadaYada Inc. is the first fully integrated Mobile Web Portal and **wireless** Internet access platform providing **wireless** connectivity, mobile applications,

and content for PDAs. The YadaYada **wireless** service allows users to access 100% HTML-created Web site (with graphics), send and receive...

13/3,K/52 (Item 17 from file: 610)
DIALOG(R)File 610:Business Wire
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00172771 20000117017B0100 (USE FORMAT 7 FOR FULLTEXT)
VeriFone's New Wireless Payment Solution Maximizes Transaction Speed for Merchants
Business Wire
Monday, January 17, 2000 08:18 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 929

VeriFone's New Wireless Payment Solution Maximizes Transaction Speed for Merchants

TEXT:

VeriFone and BellSouth **Wireless** Data to Help Merchants
"Cut the Wire" and Lower Costs With the Omni 3200M

VeriFone, a division of Hewlett-Packard Company, and BellSouth **Wireless** Data today introduced the Omni 3200M, an easy-to-install **wireless** POS terminal that accepts debit-card, credit-card and EBT payment without the need to...

The Omni 3200M is the first **wireless** POS solution resulting from the strategic alliance between VeriFone and BellSouth **Wireless** Data. With the core Mobitex technology of the nationwide BellSouth Intelligent **Wireless** Network(SM), the Omni 3200M speeds up payment transaction times to 6 to 8 seconds...

...while cutting costs associated with installing and maintaining business telephone lines.

"The VeriFone and BellSouth **wireless** POS solution lets us offer new and emerging payment technologies through our traditional merchant relationships...

...natural extension of the popular Omni 3200. Now customers can easily adapt to the latest **wireless** technology to realize greater throughput and flexibility at the point of sale."

The core technology of the BellSouth Intelligent **Wireless** Network provides extensive and seamless coverage nationwide, high reliability, low latency and other key features for merchants and bank acquirers. "The strategic alliance between BellSouth **Wireless** Data and VeriFone is eliminating the barriers that existed for merchants and bank acquirers to do their point-of-sale transactions **wirelessly**," said Janet Boudris, senior vice president, strategic marketing, BellSouth **Wireless** Data. "We are providing a solution that is low cost and processes transactions quickly and reliably, giving merchants and bank acquirers a significant return on their investment."

"The Omni 3200M **wireless** POS terminal is about more than cutting the

wire," said Stuart Taylor, product marketing manager at VeriFone...

...between

VeriFone and BellSouth, two industry leaders that are aggressively moving electronic payment into the **wireless** space, where a limitless array of applications and services can be utilized."

About VeriFone

VeriFone...

...of Hewlett-Packard

Company, is the leading global provider of secure electronic-payment solutions for **financial institutions**, merchants and consumers. The division has shipped more than seven million electronic-payment systems, which are used in more than 100 countries.

About BellSouth **Wireless** Data

BellSouth **Wireless** Data, L.P., headquartered in Woodbridge, N.J., is an expert in providing proven **wireless** data communications solutions that eliminate the barriers between critical information and mobile users. The company...

...winner of the prestigious Sears Innovation Source of the Year and Partners in Progress awards, **delivers** a competitive advantage and increases personal productivity for aggressive, innovative companies and individuals leveraging communications technologies to meet their strategic goals. BellSouth **Wireless** Data operates its **wireless** data service throughout the United States, covering more than 93 percent of the urban business...

...Statistical Areas (MSAs) and non-MSAs with a total population of 200 million people.

BellSouth **Wireless** Data is a subsidiary of BellSouth Corporation. BellSouth Corporation provides telecommunications, **wireless** communications, cable and digital TV, directory advertising and publishing, and Internet and data services to...

...Noel Bilodeau, 408/919-4550

noel--bilodeau@hp.com

or

HWH Public Relations for BellSouth **Wireless** Data

Russ Rowland, 212/355-5049

russr@hwhpr.com

Chris Loncto, 212/355-5049

chrisl...

13/6/1 (Item 1 from file: 15)
02292458 97833256
USE FORMAT 7 OR 9 FOR FULL TEXT

Who do you trust?
Dec 2001 LENGTH: 3 Pages
WORD COUNT: 1830

13/6/2 (Item 2 from file: 15)
02289642 96120720
USE FORMAT 7 OR 9 FOR FULL TEXT

Vendor's point of view
Dec 2001 LENGTH: 3 Pages
WORD COUNT: 5060

13/6/3 (Item 3 from file: 15)
02222408 78025875
USE FORMAT 7 OR 9 FOR FULL TEXT
Customer service in the palm of your hand
Aug 2001 LENGTH: 3 Pages
WORD COUNT: 2416

13/6/4 (Item 4 from file: 15)
02188271 73272979
USE FORMAT 7 OR 9 FOR FULL TEXT
Visa clamps down on online fraud
May 21, 2001 LENGTH: 1 Pages
WORD COUNT: 316

13/6/5 (Item 5 from file: 15)
02171316 73384099
USE FORMAT 7 OR 9 FOR FULL TEXT
Mobile Web vs. reality
Jun 2001 LENGTH: 6 Pages
WORD COUNT: 2718

13/6/6 (Item 6 from file: 15)
02152319 71682572
USE FORMAT 7 OR 9 FOR FULL TEXT
Barbed wire
Apr 2001 LENGTH: 5 Pages
WORD COUNT: 2866

13/6/7 (Item 7 from file: 15)
02151186 71396621
USE FORMAT 7 OR 9 FOR FULL TEXT
M-commerce gets personal
Apr 2001 LENGTH: 4 Pages
WORD COUNT: 2647

13/6/8 (Item 8 from file: 15)
02151185 71396595
USE FORMAT 7 OR 9 FOR FULL TEXT
Cards make the fast-food menu

EIC 3600

Dialog Search

Apr 2001 LENGTH: 3 Pages
WORD COUNT: 1971

13/6/9 (Item 9 from file: 15)
02148509 71036107

USE FORMAT 7 OR 9 FOR FULL TEXT

Transforming the call center

Apr 2001 LENGTH: 4 Pages
WORD COUNT: 2268

13/6/10 (Item 10 from file: 15)
02139480 70002718

USE FORMAT 7 OR 9 FOR FULL TEXT

Customizing your world

Apr 2001 LENGTH: 4 Pages
WORD COUNT: 2162

13/6/11 (Item 11 from file: 15)
02111625 66643247

USE FORMAT 7 OR 9 FOR FULL TEXT

Citigroup strives for secure multi-device access

Jan 2001 LENGTH: 1 Pages
WORD COUNT: 659

13/6/12 (Item 12 from file: 15)
02058560 58480914

USE FORMAT 7 OR 9 FOR FULL TEXT

Internet everywhere

Sep/Oct 2000 LENGTH: 6 Pages
WORD COUNT: 2498

13/6/13 (Item 13 from file: 15)
02057999 58398273

USE FORMAT 7 OR 9 FOR FULL TEXT

Here and now

Aug 2000 LENGTH: 5 Pages
WORD COUNT: 3559

13/6/14 (Item 14 from file: 15)
02033774 54565676

USE FORMAT 7 OR 9 FOR FULL TEXT

Banks feel little urge to merge

May 2000
WORD COUNT: 2244

13/6/15 (Item 15 from file: 15)
01995909 51027998

USE FORMAT 7 OR 9 FOR FULL TEXT

Out of the Y2K woods

Mar 2000 LENGTH: 4 Pages
WORD COUNT: 2191

13/6/16 (Item 16 from file: 15)
01953942 45659693
USE FORMAT 7 OR 9 FOR FULL TEXT

Banking by hand

Nov 1999 LENGTH: 2 Pages
WORD COUNT: 748

13/6/17 (Item 17 from file: 15)
01907270 05-58262
USE FORMAT 7 OR 9 FOR FULL TEXT

Portable payment heats up

Sep 27, 1999 LENGTH: 1 Pages
WORD COUNT: 399

13/6/18 (Item 18 from file: 15)
01808212 04-59203
USE FORMAT 7 OR 9 FOR FULL TEXT

Lending to telecommunications companies: The BankBoston strategy

Spring 1999 LENGTH: 10 Pages
WORD COUNT: 5553

13/6/19 (Item 19 from file: 15)
01798077 04-49068
USE FORMAT 7 OR 9 FOR FULL TEXT

Data warehousing gets personal

Mar 1999 LENGTH: 2 Pages
WORD COUNT: 1741

13/6/20 (Item 20 from file: 15)
01728268 03-79258
USE FORMAT 7 OR 9 FOR FULL TEXT

Adapting to market demands

1998 LENGTH: 4 Pages
WORD COUNT: 1380

13/6/21 (Item 21 from file: 15)
01709342 03-60332
USE FORMAT 7 OR 9 FOR FULL TEXT

A cellular phone that's ready to hit the road

Oct 26, 1998 LENGTH: 1 Pages
WORD COUNT: 601

13/6/22 (Item 22 from file: 15)
01583388 02-34377
USE FORMAT 7 OR 9 FOR FULL TEXT

Reaching out with wireless

Feb 1998 LENGTH: 3 Pages
WORD COUNT: 1836

13/6/23 (Item 23 from file: 15)
01423041 00-74028
USE FORMAT 7 OR 9 FOR FULL TEXT

Convergence creates growth and promise for prepaid

May 1997 LENGTH: 2 Pages
WORD COUNT: 1363

13/6/24 (Item 24 from file: 15)
01365108 00-16095
 USE FORMAT 7 OR 9 FOR FULL TEXT
Canadian bank skirts ISDN costs
Feb 1997 LENGTH: 1 Pages
WORD COUNT: 191

13/6/25 (Item 25 from file: 15)
01361022 00-12009
 USE FORMAT 7 OR 9 FOR FULL TEXT
Practicing safe data
Jan 1997 LENGTH: 2 Pages
WORD COUNT: 1039

13/6/26 (Item 26 from file: 15)
01343275 99-92671
 USE FORMAT 7 OR 9 FOR FULL TEXT
BellSouth service turns a little data into a big gain
Dec 16, 1996 LENGTH: 1 Pages
WORD COUNT: 701

13/6/27 (Item 27 from file: 15)
01230303 98-79698
 USE FORMAT 7 OR 9 FOR FULL TEXT
The need for speed: How customer communications puts time on your side
Jun 1996 LENGTH: 9 Pages
WORD COUNT: 4541

13/6/28 (Item 28 from file: 15)
01219444 98-68839
 USE FORMAT 7 OR 9 FOR FULL TEXT
Banks issue DigiCash wallets
May 1996 LENGTH: 1 Pages
WORD COUNT: 208

13/6/29 (Item 29 from file: 15)
00935975 95-85367
 USE FORMAT 7 OR 9 FOR FULL TEXT
Portable POS debit terminals mean greater convenience
Nov 1994 LENGTH: 2 Pages
WORD COUNT: 1061

13/6/30 (Item 30 from file: 15)
00919883 95-69275
 USE FORMAT 7 OR 9 FOR FULL TEXT
Harnessing technology for a 21st century competitive edge
Sep 19, 1994 LENGTH: 5 Pages
WORD COUNT: 2658

13/6/31 (Item 31 from file: 15)
00894328 95-43720
USE FORMAT 7 OR 9 FOR FULL TEXT

Europe plays the smart card
Jul 1994 LENGTH: 6 Pages
WORD COUNT: 2065

13/6/32 (Item 32 from file: 15)
00840294 94-89686
USE FORMAT 7 OR 9 FOR FULL TEXT

Wireless boxes stage a comeback
Mar 1994 LENGTH: 4 Pages
WORD COUNT: 2178

13/6/33 (Item 33 from file: 15)
00794835 94-44227
USE FORMAT 7 OR 9 FOR FULL TEXT

Smart cards get clever applications
Nov 1993 LENGTH: 3 Pages
WORD COUNT: 2229

13/6/34 (Item 34 from file: 15)
00791627 94-41019
USE FORMAT 7 OR 9 FOR FULL TEXT

Point of sale primer
Nov 20, 1993 LENGTH: 2 Pages
WORD COUNT: 1617

13/6/35 (Item 35 from file: 15)
00590390 92-05563
USE FORMAT 7 OR 9 FOR FULL TEXT

Credit Checking Hits the Accelerator
Jan 1992 LENGTH: 5 Pages
WORD COUNT: 3321

13/6/36 (Item 1 from file: 610)
00636493 20011214348B9579 (USE FORMAT 7 FOR FULLTEXT)
MIST Inc. Reports Year End Results
Friday, December 14, 2001 23:43 EST
WORD COUNT: 1,490

13/6/37 (Item 2 from file: 610)
00631393 20011205339B4458 (USE FORMAT 7 FOR FULLTEXT)
Norwegian Mobile Operator Implements Euronet Mobile Recharge
Wednesday, December 5, 2001 14:54 EST
WORD COUNT: 619

13/6/38 (Item 3 from file: 610)
00631030 20011205339B4093 (USE FORMAT 7 FOR FULLTEXT)
VoiceFlash Networks Announces New Chief Executive Officer and President
Wednesday, December 5, 2001 08:18 EST
WORD COUNT: 583

13/6/39 (Item 4 from file: 610)
00599328 20011010283B1946 (USE FORMAT 7 FOR FULLTEXT)
OceanLake Announces Distribution Agreement With SLMsoft.com, Inc.-Arrangement makes OceanLake's wireless enablement technology available to worldwide financial customer base
Wednesday, October 10, 2001 16:32 EDT
WORD COUNT: 667

13/6/40 (Item 5 from file: 610)
00592830 20011001274B5349 (USE FORMAT 7 FOR FULLTEXT)
Moneris Solutions and Wildcard Wireless Provide Secure Mobile Payment Technology for Door-To-Door Sales Transactions-Domino's Pizza and Motorola Canada Pilot Solution Coast-to-Coast
Monday, October 1, 2001 08:12 EDT
WORD COUNT: 841

13/6/41 (Item 6 from file: 610)
00580939 20010905248B3253 (USE FORMAT 7 FOR FULLTEXT)
USA Technologies Awarded \$20 Million e-Port Contract For NYC Taxis And Limousines; Greater security and new revenue streams for taxi & limousine industry
Wednesday, September 5, 2001 13:59 EDT
WORD COUNT: 1,007

13/6/42 (Item 7 from file: 610)
00567130 20010805217B7858 (USE FORMAT 7 FOR FULLTEXT)
S2 Systems Selected for Major ANZ Bank System Replacement-Open/2(TM) Solution Replaces Proprietary Systems in Australia's Financial Sector And Enables Smooth Transition to Microsoft(R) Windows(R)
Sunday, August 5, 2001 18:01 EDT
WORD COUNT: 671

13/6/43 (Item 8 from file: 610)
00560840 20010725206B1584 (USE FORMAT 7 FOR FULLTEXT)
VoiceFlash Networks and VeriFone Explore Mobile E-Commerce Solution Using Bluetooth Technology on VeriFone Point-of-Sale Terminals
Wednesday, July 25, 2001 08:13 EDT
WORD COUNT: 481

13/6/44 (Item 9 from file: 610)
00487465 20010326085B6632 (USE FORMAT 7 FOR FULLTEXT)
From Bricks to Clicks: ACI Worldwide Launches E-series Initiative for Secure Commerce in the Virtual World-More than 50 customers in 23 countries are early adopters of multi-channel e-series solutions
Monday, March 26, 2001 16:04 EDT
WORD COUNT: 1,902

13/6/45 (Item 10 from file: 610)
00459142 20010208039B7723 (USE FORMAT 7 FOR FULLTEXT)
Microsoft to Team with MH2 at the International Builders' Show
Thursday, February 8, 2001 09:01 EST
WORD COUNT: 719

13/6/46 (Item 11 from file: 610)
00454742 20010201032B3289 (USE FORMAT 7 FOR FULLTEXT)
**U.S. Wireless Data and First Hawaiian Bank Launch Wireless
Point-of-Sale Terminals at Honolulu's Aloha Stadium**
Thursday, February 1, 2001 14:53 EST
WORD COUNT: 764

13/6/47 (Item 12 from file: 610)
00451148 20010129029B9580 (USE FORMAT 7 FOR FULLTEXT)
**YadaYada Brings Optimized Wireless Shopping to PDA Users; Collaborations
with DealTime, BarPoint and SNAZ Commerce To Provide Users with Easy-to-Use
Mobile Commerce Options**
Monday, January 29, 2001 09:11 EST
WORD COUNT: 1,145

13/6/48 (Item 13 from file: 610)
00390774 20001023297B7912 (USE FORMAT 7 FOR FULLTEXT)
**Sanchez Launches PROFILE/Xpress; Software Integrates Financial
Institutions' Legacy & New Economy Systems & Provides Consumers Access to
All Products Across All Delivery Channels**
Monday, October 23, 2000 07:34 EDT
WORD COUNT: 1,945

13/6/49 (Item 14 from file: 610)
00294742 20000606158B5861 (USE FORMAT 7 FOR FULLTEXT)
**PSC Announces Merger Agreement With Affiliate of Welch Allyn Data
Collection**
Tuesday, June 6, 2000 08:13 EDT
WORD COUNT: 893

13/6/50 (Item 15 from file: 610)
00271132 20000503124B1625 (USE FORMAT 7 FOR FULLTEXT)
**Yodlee.com Selected by OmniSky to Bring Next Generation Personalization
Services to Palm V Users**
Wednesday, May 3, 2000 08:38 EDT
WORD COUNT: 849

13/6/51 (Item 16 from file: 610)
00270035 20000502123B0506 (USE FORMAT 7 FOR FULLTEXT)
**Schlumberger MagIC 9000 Mobitex Wireless Point-of-Sale Terminal Debuts
with Multiple Customer Orders**
Tuesday, May 2, 2000 09:19 EDT
WORD COUNT: 837

13/6/52 (Item 17 from file: 610)
00172771 20000117017B0100 (USE FORMAT 7 FOR FULLTEXT)
**VeriFone's New Wireless Payment Solution Maximizes Transaction Speed for
Merchants**
Monday, January 17, 2000 08:18 EST
WORD COUNT: 929

13/6/53 (Item 18 from file: 610)

00104920 19990916259B1244 (USE FORMAT 7 FOR FULLTEXT)
(IVC.) **IVI Checkmate Announces Wireless Terminal Order From Scotiabank**
Thursday, September 16, 1999 11:18 EDT
WORD COUNT: 720

13/6/54 (Item 19 from file: 610)
00096415 19990830242B0007 (USE FORMAT 7 FOR FULLTEXT)
SST Enters Application-Specific Memory Arena With Family of Highly Integrated Flash and SRAM Combination Devices
Monday, August 30, 1999 02:16 EDT
WORD COUNT: 1,550

13/6/55 (Item 1 from file: 476)
0011026041 ACxxxxxx0318
SURVEY - FT-IT: Disappointing response so far: Proven advantages have not, so far, helped these systems find a mass market
Wednesday, April 18, 2001
Word Count: 700

13/6/56 (Item 2 from file: 476)
0010065416 A1999100823D-189-FT
SURVEY - FT TELECOMS: Nokia tackles problem of migration to 3G services NEW PRODUCTS AND SERVICES compiled by Philip Sanders:
Friday, October 8, 1999
Word Count: 1,182

13/6/57 (Item 3 from file: 476)
0009529258 B0IEPADAAGFT
FRONT PAGE - WEEKEND MONEY: Chic and cheerful: A mobile phone from a bank ? Alan Cane previews a revolution
Saturday, May 16, 1998
Word Count: 983

13/6/58 (Item 4 from file: 476)
0008552214 B0GKWABAC5FT
Survey - Mobile Communications: Lines start to converge
Monday, November 25, 1996
Word Count: 822

Set	Items	Description
S1	58294	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	1782775	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	2144475	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	86373	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	524213	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	192314	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	241991	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	118	S1(S)S2(S)S3(S)S4
S9	1801	S4(S)S5
S10	14	S8 AND S9
S11	13	RD (unique items)
S12	211	S1(S) (S2 OR S6 OR S7) (S)S3(S)S4
S13	22	S12 AND S9
S14	3	S13 NOT PY>2001
S15	3	RD (unique items)
File 613:PR Newswire 1999-2006/Feb 01		
(c) 2006 PR Newswire Association Inc		
File 813:PR Newswire 1987-1999/Apr 30		
(c) 1999 PR Newswire Association Inc		
File 634:San Jose Mercury Jun 1985-2006/Jan 31		
(c) 2006 San Jose Mercury News		
File 624:McGraw-Hill Publications 1985-2006/Feb 01		
(c) 2006 McGraw-Hill Co. Inc		

15/3,K/1 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00646857 20010925OT052 (USE FORMAT 7 FOR FULLTEXT)

ZIM Technologies International Inc. and EMobile Announce Strategic

PR Newswire

Tuesday, September 25, 2001 11:16 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 845

TEXT:

...that banking

customers will be able to combine the security and functionality of the eMobile **SMS** -banking solutions with the scenario-based and user defined mobile enabling of ZIM.

About ZIM...

15/3,K/2 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

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00640156 20010911LATU068 (USE FORMAT 7 FOR FULLTEXT)

Wmode Selects CIBERNET's Processing & Financial Settlementy Handheld

PR Newswire

Tuesday, September 11, 2001 08:09 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 674

TEXT:

Wmode, the creator

of ClearMode(TM), the first **wireless clearinghouse** serving the worldwide

mobile commerce market, announced today it will integrate CIBERNET's financial

settlement component with ClearMode for easy bill-to-phone payments on **wireless** commerce transactions. This enhanced capability provides a complete

m-commerce payment solution that can be...

...as the m-commerce transaction record format. CIBER is a proprietary protocol used by the **wireless** industry for the exchange of billing

information among carriers, billing vendors and clearinghouses.

"Carriers around...

...subscriptions to premium content, making it easy for carriers, content providers and portals to monetize **wireless** services. When a user with a **wireless** Internet-enabled device links to a content provider's site and chooses to subscribe to or download content, ClearMode authenticates the user

and validates the transaction at the **point of purchase** through the ClearMode(TM) **clearinghouse**. ClearMode, in turn, generates two types of records for each transaction -- a Transaction Record, which is **sent** to the

carrier for inclusion on the purchaser's phone bill; and a Settlement Record...

...is to be distributed for both post-paid and pre-paid purchases.

Settlement Records are **forwarded** to CIBERNET, which handles the entire financial settlement process. CIBERNET generates statements for each carrier showing the **total** amounts due to the content providers and automatically **transfers** the correct amounts.

"We're very excited to team with CIBERNET -- the global leader in **wireless** transaction settlements," said Dennis Woronuk, president and CEO of Wmode. "As the availability of **wireless devices** and **wireless** content grows, we anticipate that this solution will become the de facto standard for **wireless** content billing."

This enhanced m-commerce payment solution from Wmode and CIBERNET is available now for **wireless** carriers worldwide. For more information on **pricing** and implementation, visit the Wmode at www.wmode.com or CIBERNET at www.cibernet.com...

15/3,K/3 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
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00261049 20000208SFTU047 (USE FORMAT 7 FOR FULLTEXT)
U.S. Wireless Data Appoints New Vice President of Sales
PR Newswire
Tuesday, February 8, 2000 05:00 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 536

...further accelerate the momentum for WEPS in the industry."

USWD's WEPS provides processors, acquiring **banks** and ISOs with a simple, reliable and **cost** effective way to bring a **wireless** POS program to their merchants. The WEPS backbone network and switch facility reliably manages the transport of payment transactions between **wireless terminals** and payments processors. A suite of Web based tools streamline the tasks of activation, deactivation...

Set	Items	Description
S1	98594	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	2158475	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	3012029	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	145216	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	1080055	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	281221	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	362525	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	746	S1(2S)S2(2S)S3(4S)S4
S9	10350	S4(3S)S5
S10	148	S8 AND S9
S11	75	S10 NOT PY>2001
S12	75	RD (unique items)
S13	58	S12 AND (S6 OR S7)
S14	4881	S1(7N)S3
S15	62	S14(10N)S4
S16	17	S15(S) (S6 OR S7)
S17	16	S16 NOT S13
S18	5	S17 NOT PY>2001
S19	5	RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Feb 01		
(c) 2006 ProQuest Info&Learning		
File 610:Business Wire 1999-2006/Feb 01		
(c) 2006 Business Wire.		
File 810:Business Wire 1986-1999/Feb 28		
(c) 1999 Business Wire		
File 476:Financial Times Fulltext 1982-2006/Feb 02		
(c) 2006 Financial Times Ltd		

19/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02221911 80419447

Data on aisle six!

Goldman, Chris

Wireless Review v18n17 PP: 11A-15A Sep 1, 2001

ISSN: 1099-9248 JRNL CODE: WLR

WORD COUNT: 2111

...TEXT: On the R&D front, Radiant is studying 802.11-enabled devices, compact flash for **wireless POS terminals** and other scenarios.

Cost -Benefit Analysis

Security and cost top the list for retailers considering wireless solutions. Enterprise data...

19/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02189344 73658668

Retailers unplug to improve service

Heun, Christopher T

Informationweek n840 PP: 34 Jun 4, 2001

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 216

...ABSTRACT: include retailers American Eagle, Camelot Music, and Finish Line, will soon be able to use **wireless devices** to access inventory, look up **prices**, and even set up **wireless cash registers** on particularly busy shopping days.

...TEXT: include retailers American Eagle, Camelot Music, and Finish Line, will soon be able to use **wireless devices** to access inventory, look up **prices**, and even set up **wireless cash registers** on particularly busy shopping days.

The six property owners are all investors in MerchantWired Inc...

19/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01904163 05-55155

Wireless hits prime time

Pepe, Michele

Computer Reseller News n856 PP: 101 Aug 23, 1999

ISSN: 0893-8377 JRNL CODE: CRN

WORD COUNT: 579

...TEXT: anywhere," said Jaworski. "He scanned the item's bar code, then he told me the **price** and whether it was in stock."

A **checkout** counters, **wireless POS terminals** are harnessing the power of the Internet while transaction-processing devices shed their cable, said

...

19/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00782552 94-31944

Saks finds intangible RF benefits

Anonymous

Chain Store Age Executive v69n11 (Section 1) PP: 58 Nov 1993

ISSN: 0193-1199 JRNL CODE: CSA

WORD COUNT: 686

...TEXT: through the cracks. We're trying to correct that."

In addition, there are three more **wireless** applications the chain has plans to implement, but hasn't yet tested: **price** changes, receiving and portable **POS** .

"We're interested in Telxon's POS 5000 **portable wireless terminal** ," says DeWitt. "It would help us during busy times of the year. Because an unusually..."

19/3,K/5 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0432557 BW1209

SYMBOL TECH: Symbol Technologies Spectrum One Wireless POS qualified by IBM retail and distribution group

September 27, 1994

Byline: Business Editors

...s 4680 controller
-- simultaneously and transparently supports the IBM 4683 POS terminals and Symbol's **hand - held portable terminals** . With the system, retailers can download **price** files and application software to the **POS** terminals using the **wireless** network. Software based on versions 2 and 4 of the IBM 4680 operating system provides...

Set	Items	Description
S1	58294	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	1782775	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	2144475	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	86373	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	524213	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	192314	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	241991	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	118	S1(S)S2(S)S3(S)S4
S9	1801	S4(S)S5
S10	14	S8 AND S9
S11	13	RD (unique items)
S12	211	S1(S) (S2 OR S6 OR S7) (S)S3(S)S4
S13	22	S12 AND S9
S14	3	S13 NOT PY>2001
S15	3	RD (unique items)
S16	276	S1(S)S3(S)S4
S17	24	S16(4S)S9
S18	16	S17(4S) (S6 OR S7)
S19	13	S18 NOT S15
S20	0	S19 NOT PY>2001
File 613:PR Newswire 1999-2006/Feb 01		
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File 813:PR Newswire 1987-1999/Apr 30		
(c) 1999 PR Newswire Association Inc		
File 634:San Jose Mercury Jun 1985-2006/Jan 31		
(c) 2006 San Jose Mercury News		
File 624:McGraw-Hill Publications 1985-2006/Feb 01		
(c) 2006 McGraw-Hill Co. Inc		

O = Reviewed

19/3,K/1 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
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0001805140 I7A5F9B902E6D11DAB381EF15E7CA898F (USE FORMAT 7 FOR FULLTEXT)
S1 Postilion Driving National Bank of Dubai ATM Network
PR Newswire
Monday, September 26, 2005 T09:00:00Z
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,387

...upgrading its existing system to become EMV compliant, NBD chose to invest in a leading- **edge** product that provides a platform from which new services and revenues are delivered.

With the...

...strategy to provide enhanced customer services," comments Abdulfattah Sharaf, Head of Cards Business at National **Bank** of Dubai. "S1 Postilion delivers advanced ATM functionality in a **cost** effective manner. Along with standard ATM transactions, such as cash withdrawal and balance enquiry, we can now offer advanced transaction features like wire transfers, cheque cashing, money orders, **mobile phone** recharge, bill payment and eCommerce shopping, which will be delivered across a range of channels including ATMs, mobile phones or **POS** devices."

NBD has made a substantial investment in upgrading all its ATMs to Windows-based...

19/3,K/2 (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
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01115121 20040219UKTH001 (USE FORMAT 7 FOR FULLTEXT)
Gemplus
PR Newswire
Thursday, February 19, 2004 02:00 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 967

TEXT:

The Gemplus USIM cards support primary networks, 3G W- **CDMA** , **CDMA** 2000 1X and **GSM**

Gemplus International S.A. (Euronext: LU0121706294 - GEM, NASDAQ: GEMP),
the world's leading provider of...

...in Korea, to deliver USIM card technology for the commercial launch of its 3G W- **CDMA** network.

The Gemplus "GemXplore 3G" USIM cards deployed for SK Telecom support all three primary networks currently available: 3G W- **CDMA** , **CDMA** 2000 1X and **GSM** .

They also support WIM (**Wireless** Internet Module) as an additional security feature for WAP based mobile commerce transactions and the...

...card' in 2001, co-branded with VISA. The IC Credit Cards were issued by prominent **banks** and credit card companies in Korea and included all conventional credit card functions and others...

...MONETA Card' was introduced as 'MONETA Chip' - also recognized as a 'Credit Card in a **Cellular Phone**'. The plug-in type IC credit card, inserted into the **mobile phone**, contained the Credit Card application, which enables **CDMA** subscribers to use their **mobile phone** to pay for goods and services by **IrFM** (**Infrared** Financial Messaging) or RF (Radio Frequency) at physical terminals.

SK Telecom launched (and issued) the 3G MONETA Chip from Gemplus for their 3G W- **CDMA** network on 29 December 2003. The card is available to all 3G W- **CDMA** subscribers. This achievement proves SKT as a pioneer of this most advanced m-commerce services...

...and mobile telecommunications services.

"SK Telecom successfully launched the 3G MONETA Chip for 3G W- **CDMA** last December. We are confident in bringing the one-chip service to the market for...

...the results. This is the first large scale deployment of mobile proximity transactions via a **mobile phone** and Gemplus is pleased to have been involved since the beginning." Said Akio Kondo, President...

...Japan/Korea Region.

* Mobile proximity Payment: the ability to perform payment by physically putting a **mobile device** close to a physical **point -of- sale terminal**.

* USIM: Universal Subscriber Identity Module

* VSDC: (Visa Smart Debit Credit)

* WIM (**Wireless** Internet Module)

About Gemplus

Gemplus International S.A. (Euronext: LU0121706294 - GEM and NASDAQ: GEMP)

is the world's leading player in the smart card industry in both revenue and

total shipments (source 2002: Gartner-Dataquest, Frost & Sullivan, Datamonitor.) It has the largest R&D team...

...convenience to people's lives. These include Mobile Telecommunications, Public Telephony, Banking, Retail, Transport, Identity, **WLAN**, Pay-TV, e-government, access control, and a wealth of other applications.

Gemplus' revenue in...

...forward-looking statements contained in this release include, but are not limited to: trends in **wireless** communication and mobile commerce markets; our ability to develop new technology, and the effects of...

...new software and services; and the effect of future acquisitions and investments on our share **price** .
Moreover,
neither we nor any other person assumes responsibility for the accuracy and completeness of...

19/3,K/3 (Item 3 from file: 613)

DIALOG(R)File 613:PR Newswire

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00954095 20030325NYTU077 (USE FORMAT 7 FOR FULLTEXT)

Infonox's Integrated MerchantPC POS System Connects

PR Newswire

Tuesday, March 25, 2003 10:25 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,311

...cash needs for
delivery personnel.

Tableside Ordering and Payment

Another optional module is ActiveTables, a **wireless** PDA application that lets restaurant wait staff take orders, transmit them to the kitchen from ...

...transaction services on advanced function ATMs, kiosks, thin clients, POS terminals, payment gateways, PCs and

mobile devices . The company's core product is the Active Payment Platform(TM), an end-to-end...

...products from concept to production in a matter of days with low risk and implementation **cost** . The company offers consulting and operating services such as transaction network gateways and processing. Infonox partners with leading transaction service providers, **banks** , non- **bank financial institutions** , acquirers, ISOs and enterprise customers. Among its best-known customers are First Data Corp., **Bank** of America, Western Union and Global Cash Access. For more information please visit www.infonox...

19/3,K/4 (Item 4 from file: 613)

DIALOG(R)File 613:PR Newswire

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00954094 20030325NYTU077 (USE FORMAT 7 FOR FULLTEXT)

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...transaction services on advanced function ATMs, kiosks, thin clients, POS terminals, payment gateways, PCs and **mobile devices**. The company's core product is the Active Payment Platform(TM), an end-to-end...

...products from concept to production in a matter of days with low risk and implementation **cost**. The company offers consulting and operating services such as transaction network gateways and processing. Infonox partners with leading transaction service providers, **banks**, non- **bank financial institutions**, acquirers, ISOs and enterprise customers. Among its best-known customers are First Data Corp., **Bank** of America, Western Union and Global Cash Access. For more information please visit www.infonox...

19/3,K/5 (Item 5 from file: 613)
DIALOG(R)File 613:PR Newswire
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00941344 20030228NEF005 (USE FORMAT 7 FOR FULLTEXT)
GTECH Enters Into Agreement to Acquire PolCard S.A.
PR Newswire
Friday, February 28, 2003 07:31 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,555

TEXT:

...transaction acquirer and processor company in Poland, with a nationwide retail network of 34,000 **point -of-sale terminals** and well-established relationships with many of the country's leading card-issuing **banks**. GTECH, partnered with two funds managed by Innova Capital Sp. z o.o., a Warsaw...

...an aggregate of 99.7 percent of the outstanding share capital of PolCard for a **total** equity purchase **price** of approximately \$60 million. In addition, \$2 million of debt will be assumed for a **total** enterprise purchase **price** of approximately \$62 million. GTECH will hold a 62.8 percent equity stake in PolCard...

...remaining 0.3 percent will be retained by one of the current owners, the Polish **Bank**

Association. The business will be acquired from a group of Polish **banks** and a travel services company, ORBIS S.A. The acquisition of the business is contingent upon the approval of the Polish Competition and Consumer Protection Office, the Polish **Bank** Association, and other closing conditions. GTECH has the option to purchase Innova's interest and...

...PolCard's infrastructure to offer new services such as utility bill payments and pre-paid **cellular phone** top-up applications. We anticipate that a broader range of commercial services will become increasingly...

...substantial growth in the merchant acquiring and processing market. Currently, less than 17 percent of **bank** -card transactions in Poland are cashless transactions originating at the **point -of- sale** as compared to 40 percent for its Western European neighbors. In addition, PolCard provides GTECH...

...ownership structure, led by a strategic player such as GTECH, opens the market for new **banks** to participate."

Established in 1991, PolCard currently employs 380 people and holds approximately 60 percent...

...since 1991, providing products and services to Totalizator Sportowy, the National Lottery, including 6,500 **point -of- sale terminals** and the largest **wireless point -of- sale** network in Central Europe.

Through its lottery services and infrastructure, GTECH has been acquiring and...

19/3,K/6 (Item 6 from file: 613)
DIALOG(R)File 613:PR Newswire
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00936227 20030218LATU125 (USE FORMAT 7 FOR FULLTEXT)
Wmode Selects MobileWebSurf to Deliver Premium Mobile Cont.
PR Newswire
Tuesday, February 18, 2003 13:18 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 652

TEXT:
Wmode Inc., the creator of ClearMode(TM), the first **wireless** clearinghouse serving the worldwide mobile commerce market, announce today that they have selected MobileWebSurf, USA ...

...worldwide. Through the partnership, Wmode's Clearinghouse members have access

to MobileWebSurf's new leading- **edge wireless** transformation technology simplifying the presentation of mobile content across various device types. The partnership gives...

...and increases available content for mobile operators. The integrated solution is being demonstrated at the **GSM World**

Congress in Cannes, France, February 17-21.

WorldCruiser(TM) transformation software from MobileWebSurf, automatically...

...including news, sports, weather, e-mail, stock quotes, as well intranets and extranets for all **mobile device** users.

Wireless subscribers are no longer restricted by the limitations of their devices including the small screen...

...subscribe to a service, ClearMode(TM) authenticates the user and validates the transaction at the **point of purchase**. ClearMode(TM) creates transaction records, which are sent to the carrier for inclusion on the...

...challenged with re-purposing their Web based content to best suit the viewing restrictions of **mobile devices** , "

said Emanuel Bertolin, Wmode's Vice-President of Marketing & Sales. "With MobileWebSurf's WorldCruiser(TM) this challenge is completely alleviated."

The integrated solution will also offer **wireless** enterprise customers the ability to extend their intranet, **wirelessly** , anywhere in the world providing content transformation, content management and the necessary billing or **cost** accounting.

"Being selected by Wmode is of strategic importance to MobileWebSurf. The technology is exciting, the **wireless** markets are poised to expand rapidly and this partnership between Wmode and MobileWebSurf strategically position...

...first time they will have a single, unified foundation that leverages the

industry's best **clearing house** technology and intelligent transformation,"

adds Pavan Mandhani, COO of MobileWebSurf.

About Wmode

Wmode provides ClearMode clearinghouse technology for **wireless** commerce that facilitates the monetization of Internet-based subscription and transaction services, and uses a Bill-to-Phone(TM) payment model. By uniting

wireless carriers and content providers, ClearMode rapidly enables new and varied revenue streams through a secure service, which provides end-users with

access to a broad range of **wireless** Internet content and services. The company is privately held and has offices in Calgary, Alberta...

19/3,K/7 (Item 7 from file: 613)
DIALOG(R)File 613:PR Newswire
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00853606 20021114NYTH055 (USE FORMAT 7 FOR FULLTEXT)
USA Technologies to Launch e-Port (TM) in Japan
PR Newswire
Thursday, November 14, 2002 08:04 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,314

TEXT:

...Japan.

The e-Port(TM) solution can be activated by credit card, RFID, smart card, **cellular phone**, magnetic strip cards, or student IDs. This means an end user can purchase a soda...

...from a vending machine with the swipe of a credit card or click of a **cellular phone** button. The **cost** is automatically charged to a customer's **bank** or telephone account. It overrides the need to insert cash. A recent USA Technologies survey...

...Technologies and our e-Port services. And with the telecom carriers estimating over 67 million **cell phone** users in Japan, our vending customers may leverage the mobile commerce capability of our technology...

...in trials to making purchases with mobile telephones and having access to interactive content at **point of purchase** -- just a few of the services that are available via e-Port(TM). USA Technologies...

...Port(TM)."

USA Technologies has focused intensely on open platform technology and services to enable **wireless**, cashless transaction capability, as well as aligning with partners that possess international reach -- all done...

...and their partners RadiSys and IBM.

About USA Technologies:

USA Technologies is a leader in **wireless** non-cash and m-commerce transactions, associated financial/network services and interactive media technology. USA...

19/3,K/8 (Item 8 from file: 613)
DIALOG(R)File 613:PR Newswire
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00841759 20021022SFTU115 (USE FORMAT 7 FOR FULLTEXT)
LION and ABC Virtual Partner to Deploy Loan Software
PR Newswire
Tuesday, October 22, 2002 11:34 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 884

TEXT:

...lenders.

ECLoanPro is a revolutionary straight-through processing software system that leverages the Internet and **wireless devices** to allow origination teams to easily prospect and process mortgage loans. With ECLoanPro, originators are...

...In addition, LION will introduce the compelling advantages of ECLoanPro to the nation's community **banks** and **credit unions**.

"Our partnership with LION increases ECLoanPro's distribution by leveraging LION's large customer base...

...to leverage the same software that large retail and wholesale mortgage companies use at a **price** that competes with lesser **point -of- sale** mortgage software packages."

"For the first time, LION will be able to offer mortgage companies...

...services

with ABC Virtual's e-commerce loan processing software will simplify and reduce the **cost** of prospecting, originating, processing, underwriting and closing loans."

About LION, Inc.
LION, Inc. is a...

19/3,K/9 (Item 9 from file: 613)
DIALOG(R)File 613:PR Newswire
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00814585 20020822SFTH057 (USE FORMAT 7 FOR FULLTEXT)
CardSoft's New Java eAppliance Solution Suite Answers Need
PR Newswire
Thursday, August 22, 2002 11:56 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 618

TEXT:

CardSoft Inc., a recognized pioneer of interoperable software on fixed and **wireless** m-commerce devices, today announced the launch of their eAppliance Solution Suite. This new Java platform, Java application development system, and leading **edge** Java debugger, enables OEMs and independent software developers to create secure applications for fixed and **wireless** m-commerce devices.

With the growth of Internet commerce and lack of security currently available...

...a small device, enabling multiple and powerful, Java applications to run concurrently in a small **amount** of memory, providing

secure transactions within a small fixed or **wireless device** -- including cell phones, Smart **PDA's** , Pocket PCs, Cameras, **POS** devices, Vending Machines, and Internet Appliances. This technology enables OEMs and independent software developers to create a secure, **wireless** transaction environment at the device level, between merchants, **financial institutions** , application and data content servers, and consumers -- that is essential for mobile commerce.
The eAppliance...

...their time to market and developing costs, in launching new powerful secure Java application oriented **hand held devices** , explained Don Sweet, CEO of CardSoft."

Concurrent transactions managed by these applications will be totally

...
...device level. This new technology will be a "must have" for the propagation of new **hand - held devices** that will enable m-commerce to become an ubiquitous reality!"
Standards-backed initiatives are increasingly...

19/3,K/10 (Item 10 from file: 613)
DIALOG(R)File 613:PR Newswire
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00771099 20020522ATW006 (USE FORMAT 7 FOR FULLTEXT)
Sprint, eOne Global to Create Mobile Payments Network
PR Newswire
Wednesday, May 22, 2002 10:36 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,127

TEXT:

...network in the United States to enable consumers to make purchases and payments with their **wireless devices** .

Sprint, which will be the founding member of a standards and marketing entity for the...

...and easy-to-use payment solution for the purchase of goods and services via a **mobile device** will be a key driver for consumer and merchant adoption of the mobile payment system in the U.S. **Wireless** customers will simply store their personal details and preferred payment options -- including credit cards, debit...

...a virtual wallet, and choose which payment method to use when making payments via their **mobile phone** , similar to undertaking a transaction from a conventional wallet.

"Sprint applauds the efforts of eONE...

...payments for mobile Internet purchases and retail micro-payments, and eventually macro-payments at the **point -of-sale** .

The solution will provide for multiple payment options, including traditional credit and debit cards. In...

...Mobile payments is an area of significant untapped opportunity --- not just in market building or **cost** -of-service reduction, but particularly in creation of profitable partnerships that leverage the expertise of both carriers and **financial institutions**," said Edward Kountz, senior analyst of the mobile financial strategies practice at TowerGroup. "The single...

...users in Asia-Pacific, and 22 million users in North America. It is estimated the **total** value of the mobile digital premium content market will rise from just over \$2 billion...

...the world's Internet content. Sprint also operates the largest 100-percent digital, nationwide PCS **wireless** network in the United States, already serving the majority of the nation's metropolitan areas...

19/3,K/11 (Item 11 from file: 613)
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00769580 20020520NEM040 (USE FORMAT 7 FOR FULLTEXT)
USA Technologies Completes Acquisition of Stitch Networks
PR Newswire
Monday, May 20, 2002 11:46 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,357

TEXT:

...order to complete the acquisition of Stitch, a former key competitor and leading provider of **wireless** networking solutions for the remote management and control of distributed assets.
"With 90 percent of...

...order to finalize the acquisition," he said.

Together, USA Technologies and Stitch now have a **total** of nearly 1,000 customers worldwide, operating at more than 3,000 different locations and ...
...500 list of companies.

Stitch Networks, of Kennett Square, Pennsylvania, is a leading provider of **wireless** remote monitoring, and cashless and mobile commerce solutions. It shared USA Technologies' vision of a...

...that it reduces marketplace confusion, giving customers a clear choice in the marketplace for cashless, **wireless** and m-commerce transactions.
"This is a defining moment for USA Technologies and marks the...

...as the clear choice, best in class solution in the cashless marketplace, targeting vending machines, **personal digital assistants**, and almost any type of retail **point of sale terminal**. Its leading- **edge** technology is also helping usher in new capabilities such as RFID and mobile commerce with...
...a significant and critically important step toward consolidation within the large, but highly fragmented cashless, **wireless** m-commerce segment," stated Porter Bibb, managing partner of Technology Partners (Holdings) LLC, a private...

...USTT is evolving from an m-commerce technology provider to a vast retail network and **financial services company**. The Stitch transaction is the first of several key relationships the Company expects to announce this year, strengthening USTT's market leadership and accelerating widespread consumer acceptance of cashless, **wireless** retailing," he said.
Shareholders at the special meeting were also informed that USA Technologies signed...

19/3,K/12 (Item 12 from file: 613)
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00745773 20020410NYW012 (USE FORMAT 7 FOR FULLTEXT)
Lipman and RichSolutions Partner to Offer Complete
PR Newswire
Wednesday, April 10, 2002 08:02 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 834

TEXT:
Lipman, a global leader in wired and **wireless POS terminal** solutions, and RichSolutions, an ePayment service provider, have released a full end-to-end capture...

...Capture is a system that securely stores and retrieves electronic receipts on demand, virtually eliminating **bank** charge-backs and the need for merchants to store and manually retrieve paper receipts. Using...

...process complies with MasterCard(R) and VISA(R) operating regulations.
"The enhanced service and potential **cost** savings for ISOs and merchants is substantial," said Mony Zenou, President and CEO of Lipman...

...merchants can quickly and easily retrieve check images over the Internet on demand, virtually eliminating **bank** disputes and the need for merchants to manually store and process paper checks.

This
process...

...are able to take advantage of
electronic signature and check image capture technology to automate
point -of- sale transactions," said Bill Pittman, President of
RichSolutions,
Inc. "Lipman's popular **point -of- sale terminals** and RichSolutions'
Image
Capture and Retrieval solutions enable merchants of any size to take
advantage...

19/3,K/13 (Item 13 from file: 613)
DIALOG(R)File 613:PR Newswire
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00743627 20020405TO097 (USE FORMAT 7 FOR FULLTEXT)
Ingenico Announces Elite 770
PR Newswire
Friday, April 5, 2002 11:21 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 448

TEXT:

...worldwide leader in
secured transaction systems, today announced U.S. availability of the Elite
770 **short - range wireless** EFT POS terminal for electronic payment
acceptance
in retail, service, hospitality and restaurant establishments. The Elite
770...

...weighing only 1.2 lbs.

Mike Hackney, vice president and general manager of Ingenico's
Financial
Systems **organization** stated, "The 770 is the perfect terminal for
merchants
and businesses that want to accept customer payment anywhere in their
establishment. The powerful **short - range** modem and secure PIN pad we've
built
into the 770 allows it to remotely...

...Elite 770 terminals can communicate with a single base for
transaction authorization and settlement. A **cost** -effective charging base
without a modem is also available. These features add up to an economical
payment solution for businesses that need multiple **short - range**
wireless

terminals to optimize customer service while reducing the opportunity for
credit card skimming," Hackney added.

Like...

...510 counter-top
terminal, the Elite 712 tethered counter-top terminal and the Elite 780
long -
range wireless terminal .

Set	Items	Description
S1	518915	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	9773357	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	13941299	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	869324	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	5549957	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	1692024	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	1739881	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	1671	S1(S)S3(S)S4
S9	16706	S4(S)S5
S10	248	S8(4S)S9
S11	150	S10(4S) (S6 OR S7)
S12	54	S11 NOT PY>2001
S13	27	RD (unique items)
File	9:Business & Industry(R)	Jul/1994-2006/Jan 31
	(c) 2006	The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2006/Feb 01
	(c) 2006	The Gale Group
File	621:Gale Group New Prod.Annou.(R)	1985-2006/Feb 01
	(c) 2006	The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2006/Feb 01
	(c) 2006	The Gale Group
File	16:Gale Group PROMT(R)	1990-2006/Feb 01
	(c) 2006	The Gale Group
File	160:Gale Group PROMT(R)	1972-1989
	(c) 1999	The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2006/Feb 01
	(c)2006	The Gale Group

0 : reviewed

13/3,K/1 (Item 1 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)
 (c) 2006 The Gale Group. All rts. reserv.

02345792 Supplier Number: 25936850 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lenders loosen purse-strings for operator projects
(Project finance deals for telecoms operators agreed and completed in
Europe totalled \$39.4 bil in the first 11 months-2000 vs \$12.9 bil in
1999 and \$24.76 bil in 1998)
 CommunicationsWeek International, n 256, .p 31
 December 18, 2000
 DOCUMENT TYPE: Journal ISSN: 1042-6086 (United Kingdom)
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 962

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...put their network investments on a project finance arrangement.

European telecoms projects signed in 2000

Pos	Project	Sponsor
1	Cable & Wireless Communications acquisition	NTL Group Ltd.
2	Mobilcom Multimedia UMTS license	Mobilcom AG, France Tel
3...		
...Europe Comms		
6	Cablecom Cable Networks acquisition	NTL Group Ltd
7	Wind Fixed-Line and Mobile Phone Networks	ENEL SpA, France Tel
8	Hessen Cable Network acquisition (EKabel)	Klesch & Co
9	North Rhine Westphalia Networks acquisition	Callahan Associates Int
10	Primacom Cable Network refinancing	Primacom AG
		Amount
		(\$m)
		Financial
		Close
Pos	Project	
1	Cable & Wireless Communications acquisition	14,659.103 30 May 2000
2	Mobilcom Multimedia UMTS license	7,582...
...Cablecom Cable Networks acquisition		
		3,428.159 28 Mar 2000
7	Wind Fixed-Line and Mobile Phone Networks	2,218.800 31 Jul 2000
8	Hessen Cable Network acquisition (EKabel)	1,785...

...Financial close is understood as the signing of the loan agreement between the top tier **banks** and the borrower, and when the funds are available for drawdown. Signing date is the date when **banks** that agreed to join general syndication are signed into the loan agreement.

Source: Capital Data...

13/3,K/2 (Item 2 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)

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02028694 Supplier Number: 25535298

Wireless Terminal With BellSouth

(First Data Merchant Services Corp introduces hand-held wireless point-of-sale terminal which accepts all major credit cards and debit cards)

Card Fax, v 1999, n 246, p 2

December 20, 1999

DOCUMENT TYPE: Electronic Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 156

TEXT:

...its subsidiary First Data Merchant Services Corp., has introduced the hand-held Cell Trek Explorer **wireless terminal**, produced by Lipman USA. The **point-of-sale terminal** is used on the nationwide BellSouth Intelligent **Wireless** Network from BellSouth **Wireless** Data. The **Wireless** product includes the Cell Trek Explorer and the Nurit 2090 **Wireless** POS /EDC terminal, and allows merchants to accept all major credit and debit cards anywhere in the country that BellSouth **Wireless** Data offers coverage. Key mobile merchant segments that will benefit from terminal deployment include taxis...
...delivery. Fixed locations that will benefit include stadiums, trade show vendors and parking garages. The **Wireless terminal** also will support MasterCard and Visa commercial cards. When a commercial card is presented to a merchant, the terminal will prompt for the sale tax **amount** and a purchase order number. These data are passed back to the cardholder's **bank** electronically, automating their accounts payable.

...

13/3,K/3 (Item 3 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01742928 Supplier Number: 24513527 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Debit Extends Its Terminal Reach, As Retailers Cut Their POS Wires

(In 1998, Canadians initiated 1.3 bil online debit card transactions)

Debit Card News, v 4, n 14, p 1+

January 18, 1999

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1402

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Wireless -technology initiatives, however, despite failed attempts over the past decade to put a dent in...

...from customers' homes and other offsite locations. Though only a handful or merchants today use **wireless** terminals, the number is expected to grow as costs drop and retailers identify applications for the systems, experts say.

Ultimately, **wireless** POS terminals are expected to broaden merchant acceptance of both online and offline debit cards...

...Scotiabank recently joined with terminal vendor IVI Checkmate Corp. and

Pizza Pizza in launching a **wireless** POS **terminal** pilot for pizza deliveries in the Toronto area. And Van City Savings **Credit Union** recently completed a month-long test with The General Store International Corp., a Vancouver-based...

...consumers paid for delivered groceries at home using a Soft Tracks Enterprises Ltd. hand-held **wireless** terminal.

South of the Canadian border, Emeryville, Calif.-based U.S. **Wireless** Data Inc. recently reached a commitment with Fremont, Calif.-based Lipman USA Inc. to produce a **wireless** version of Lipman's Nurit 2090 standalone countertop POS terminal. U.S. **Wireless** executives says they expect "quantity deliveries" of the terminal within the next 60 clays to...

...a well-defined trend away from using cash and checks," says Roger Peirce, U.S. **Wireless** chairman and CEO. "If you accept that trend, merchants will need have a process for accepting electronic transactions. It's very possible, and maybe probable, that **wireless** terminals will become the predominant form of payment entry in the future." Peirce contends **wireless terminals** offer faster and lower- **cost** transactions, flexibility to move terminals without installing new phone cables, and alleviate the need for...

...cash. However, other experts, including Al Irato, president of Phoenix-based Hypercom Corp., a leading **POS** terminal vendor, say broad merchant demand for **wireless devices** has yet to materialize.

But as terminal costs come down and retailers find ways to use the terminals, **wireless** transactions will become common, other observers say. And the growth will not come just from...

...at Benton International, a Los Angeles-based consulting firm that did a study on the **wireless** -terminal market last year for the Food and Nutrition Service unit of the U.S...

...want to have the flexibility to reconfigure almost on a whim. And if you have **wireless** terminals, you don't have to worry about moving things around or knocking walls down."

In addition to technological glitches in early versions of **wireless** terminals, cost also was a factor that slowed the devices' emergence in the market, observers...

13/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01445109 Supplier Number: 24116375

Internet For Toys and Fax Machines

(Two-year old start- up iReady Corp claims its Internet Tuner technology is ready to shape a future of consumer, medical, and communication electronics products which will connect to the Internet)

Newsbytes News Network, p N/A

December 16, 1997

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 526

TEXT:

...cell phones, two-way pagers, faxes, copying machines, televisions, VCRs and children's toy. A **cell phone** with the technology can receive and send e-mail, conduct electronic commerce, and perform information...

...today. On the business side, the same technology can enable designed-in Internet access for **cash registers**, gaming machines and in industrial and medical equipment. In the future, Minami sees products such...

...standard phone line." For companies Minami said, "Fax machines can access the Internet to bypass **long distance** fax charges and send faxes over e-mail or vending machine can access the Internet to tell a supplier it is time to restock the machine. **Cash registers** can access the Internet from around the world to get **price** changes and reflect inventory changes as items are sold. The possibilities are almost endless." With...

...by venture capitalists such as Canaan Partners; Jafco America Ventures, Inc.; RWI Group; Sand Hill **Financial Company**; Telos Venture Partners; and B.J. Cassin. Customers can expect to see i-2000 in...

13/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01236340 Supplier Number: 23868295
UNISOURCE BRANCHES INTO ELECTRONIC CASH, WITH INTERNET TRADING SYSTEM
(Unisource NV develops prototype system to allow use of electronic cash for shopping & banking over Internet; income will come from charging commission to Internet-based buyers & sellers to use its "cash register")

Computergram International, n 3143, p N/A
April 18, 1997
DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 308

TEXT:

...to generate income by charging commission to Internet-based buyers and sellers to use its "**cash register**," an intermediary repository to and from which electronic cash would be sent during transactions. Julian Wilson, director of service development explained that the **cash register**, containing several cash cards, will hold electronic cash in between transactions and dispatch it to the required destination, be that to the **bank** as a deposit, or to another card held by a retailer or individual. It will...

...protocols for shopping and banking, integrate the various hardware and software components and develop a **pricing** strategy for digital goods. Hyperion was the original Internet consultant for the Mondex project (CI ...

...soon after. The system is being piloted on Apple Computer Inc's Newton MessagePad 2000 **handheld device** via the **GSM** Groupe Speciale Mobile network. Users can currently access and pay for information services offered by...

...is also working with Nokia Oy to develop a similar implementation for the Nokia 9000 **handheld computer-phone** -facsimile device, which should be available by August. It has also begun work with Dutch...

13/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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00832697 Supplier Number: 23334500

DEVICE ALLOWS DEBITS BY WIRELESS LINK

(Translink-9, a wireless handheld device, is part of a point-of-sale system to record transactions using credit cards or debit cards)

Globe & Mail, p B1+

October 30, 1995

DOCUMENT TYPE: Regional Newspaper ISSN: 0319-0714 (Canada)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

The Translink-9 is a **wireless handheld device** that is a part of a **point-of-sale** system developed by three Canadian companies to record transactions using credit cards or debit cards. The system reduces the **cost** to an upgraded **point-of-sales** technology with fewer expenditures on cables and cable laying. Translink-9 is a part of the software and **wireless** network called Retail Xcellence developed by Ericsson Communications Canada (Missuaga), Systems Xcellence Inc. (Milton, Ontario) and Omega Digital Data Inc. (Concord, Ontario). Ericsson provided the Mobitex **wireless** data network, Systems Xcellence provided the software for transaction processing and Omega Digital will provide the production of the Translink-9 **wireless device**. The shift to the **wireless point-of-sale** system presents a big business opportunity for the companies involved. Omega estimates that it will...

...about 100,000 units of the Translink-9 for about Can\$120 million in revenue. **Banks** and credit card companies are interested in the system for its convenience and a potential 50-60 percent decrease in service **cost**.

13/3,K/7 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2006 The Gale Group. All rts. reserv.

02408121 SUPPLIER NUMBER: 62653329 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Confessions of a Win Me RC-1 Readme.(News Briefs)

Finnie, Scot

WinMag.com, NA

June 1, 2000

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4275 LINE COUNT: 00321

TEXT:

...from 92 percent to 82 percent at startup. I moved the new 128MB SIMM from **bank 2** to **bank 0** and this did the trick by increasing the SR to 94 percent." --The Mojica...got. Be sure to tell me the make and model of your new PC, too. **Wireless** Surfing with Pocket PCThis week I've connecting my Casio Cassiopeia E-115 32MB Pocket...

...service). I've been only partially successful at this, probably because I'm on the **edge** of a Sprint PCS digital region, and the signal comes and goes. Setting it up...

...cable, specific to the Qualcomm phone I have, runs between the Pocket PC and the **cell phone**, and after installing driver software for the Pocket PC, you just set up a dial-up networking connection that dials the **cell phone**. The Socket hardware and software is well done, although they should

focus more on clear...

...the Pocket PC may achieve that at some point. Of course, Sprint and other digital **cell phone** networks will eventually achieve faster connect rates too. Until then, though, this isn't going...batteries loosening. (I finally had to tape it in place, and also add a small **amount** of padding to snug the batteries in place.) I regularly lose the stylus with my...Try posting it in Winmag.com's Win98 Forum or the Windows Insider discussion forum. **Check out** the back issues of Win Insider on the Web for answers before you send me...

13/3,K/8 (Item 2 from file: 275)0
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2006 The Gale Group: All rts. reserv.

01998715 SUPPLIER NUMBER: 18819763 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial: U.S. Wireless Data Inc. year-end results. (Company Financial Information)
EDGE, on & about AT&T, v11, p48(1)
Oct 21, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 763 LINE COUNT: 00083

For the fiscal year ended June 30, 1996, U.S. **Wireless** Data reported revenue of \$1,582,553 compared with \$1,720,689 for the fiscal...

...product, the POS-50 were relatively flat, in January 1996, the company launched two new **wireless** point-of-sale products utilizing cellular digital packet data (CDPD) technology. The first product, known as the POS-500, is an integrated **wireless terminal** and printer designed for the small- to medium-sized retailer. The **POS -500** offers a merchant 3- to 5-second credit and debit card transactions while eliminating the need and **cost** of a dedicated telephone line. The **POS -500** has been sold to several high-profile companies, including San Francisco Yellow Cab, Villanova University, the Dallas Stars NHL team, AT&T **Wireless Services phone** centers, and several small- to medium-sized retailers. The company believes that as more and more retailers, **banks** and independent sales organizations realize the speed and economic benefits of the **POS -500**, it will begin to penetrate the traditional retail terminal market.

The second product, released...

...enabler which essentially converts a dial-up credit card terminal from telephone line operation to **wireless** operation utilizing the CDPD network. The TRANZ enabler is designed as an add-on product...

...merchant will realize the same performance and cost benefits of the POS-500.

U.S. **Wireless** Data Inc. is a recognized leader in providing **wireless** point-of-sale terminals and application software that results in fast, encrypted and reliable credit...

...authorizations over the Cellular Digital Packet Data (CDPD) and cellular voice networks.

TABLE

U.S. **Wireless** Data Inc.
Statement of Operations
Fiscal Year Ended
June 30, 1996 June 30, 1995
-----Revenue...

13/3,K/9 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2006 The Gale Group. All rts. reserv.

03055770 Supplier Number: 80287838 (USE FORMAT 7 FOR FULLTEXT)

Specialty Retailers Select Fujitsu TeamPoS 2000; Brighton Collectibles, J.L. Hammett and Miltons Boost Productivity, Bottom Lines.

Business Wire, p0207

Nov 26, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 477

... Quality Labs (WHQL). Retailers can also choose from a wide range of configuration options -- including **wireless** networking, dual displays, processors, hard drives, CD-ROM and DVD -- to fit their specific in...

...Fujitsu Limited (TSE:6702). The company provides strategic technology expertise to North American retailers and **financial services providers**. Fujitsu optimizes the customer's technology lifecycle and reduces **total cost** of ownership with **point -of- sale (POS)** hardware and software, **handheld devices** and applications, Web-enabled automated-teller-machines (ATMs) and managed services. Fujitsu offers world-class...

13/3,K/10 (Item 2 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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03043588 Supplier Number: 79895196 (USE FORMAT 7 FOR FULLTEXT)

360Commerce and Fujitsu Announce RetailReady Solution; Software and Hardware Combination Offers Increased ROI, Optimized In-Store Performance.

Business Wire, p0077

Nov 9, 2001

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 856

... Quality Labs (WHQL). Retailers can also choose from a wide range of configuration options -- including **wireless** networking, dual displays, processors, hard drives, CD-ROM and DVD -- to fit their specific in...

...and Meijer. 360Commerce's software suite includes cross-channel Point-of-Sale; Unleashed(TM), a **wireless** mobile point-of-sale application; a browser-based back-office application; and Gift Registry, all...

...Fujitsu Limited (TSE: 6702). The company provides strategic technology expertise to North American retailers and **financial services providers**. Fujitsu optimizes the customer's technology lifecycle and reduces total cost of ownership with point-of-sale (POS) hardware and software, **handheld devices** and applications, Web-enabled automated-teller-machines (ATMs) and managed services. Fujitsu offers world-class...

13/3,K/11 (Item 3 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

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01439691 Supplier Number: 46804518 (USE FORMAT 7 FOR FULLTEXT)

U.S. Wireless Data Inc. reports year-end results.

Business Wire, p10160028

Oct 16, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 920

For the fiscal year ended June 30, 1996, U.S. **Wireless** Data reported revenue of \$1,582,553 compared with \$1,720,689 for the fiscal...

...the POS-50(R) were relatively flat, in January 1996, the company launched two new **wireless** point-of-sale products utilizing cellular digital packet data (CDPD) technology. The first product, known as the POS-500, is an integrated **wireless terminal** and printer designed for the small- to medium-sized retailer. The POS-500 offers a merchant 3- to 5-second credit and debit card transactions while eliminating the need and **cost** of a dedicated telephone line. The POS-500 has been sold to several high-profile companies, including San Francisco Yellow Cab, Villanova University, the Dallas Stars NHL team, AT&T **Wireless** Services **phone** centers, and several small- to medium-sized retailers. The company believes that as more and more retailers, **banks** and independent sales organizations realize the speed and economic benefits of the POS-500, it will begin to penetrate the traditional retail terminal market.

The second product, released...

...enabler which essentially converts a dial-up credit card terminal from telephone line operation to **wireless** operation utilizing the CDPD network. The TRANZ enabler is designed as an add-on product...

...merchant will realize the same performance and cost benefits of the POS-500.

U.S. **Wireless** Data Inc. is a recognized leader in providing **wireless** point-of-sale terminals and application software that results in fast, encrypted and reliable credit...

...factors that could affect the company's future results.

For more information on U.S. **Wireless** Data, please contact investor relations at 303/440-5464, ext. 101. -0-

U.S. Wireless...

13/3,K/12 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04972670 Supplier Number: 74016752 (USE FORMAT 7 FOR FULLTEXT)

STORED VALUE MODULE OFFERED TO MOBILE OPERATORS.

Card News, v16, n8, pNA

May 2, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 326

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Belmont, Calif.-based iPIN, an e- **Payment** technology **provider** , April 30

announced the launch of its Stored Value Module for M-Commerce. The enhanced...

...mobile operators to offer their subscribers prepaid accounts to purchase goods anytime, anywhere within the **wireless** merchant community. The iPIN Stored Value Module integrates seamlessly with operators while allowing their billing systems to remain untouched. Utilizing this new payment option, operators can now deliver a **cost** -efficient payment platform with a faster time to market. The prepaid option allows mobile subscribers... Should users have insufficient funds, they will be prompted to reload their accounts at the **point** of **sale** in order to complete the transaction. The subscribers' stored value accounts can be accessed via using their **mobile phone** or other **wireless device**. Also, through offering the consumer additional value added services, operators have an opportunity to enhance ...

...iPIN's e-Wallet. Subscribers are presented with the iPIN stored value account at the **point** of **purchase** along with any other account a subscriber has access to such as a debit card...

13/3,K/13 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04863455 Supplier Number: 67974384 (USE FORMAT 7 FOR FULLTEXT)
Funge Systems Launches New Smart Card Open Transaction Platform.
Card News, v15, n25, pNA
Dec 13, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 379

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...technology enables secure financial and non-financial smart card transactions on any personal computer or **mobile device**. The platform is designed to allow secure electronic transactions independent of any specific **financial institution**, operating system, hardware or software provider. The Funge system was developed to take advantage of the convergence of smart cards, e-commerce, **wireless** telecommunications and the Internet. The OTP Funge- ...Counter (SAC), Universal File Structure (UFS), and the cryptography needed to interface with wired or **wireless** digital **devices**. The cards are designed to be compatible with personal computers, ATMs, **point -of- sale terminals**, vending machines, cable set top boxes, mobile telephones, and **personal digital assistants (PDAs)** and is designed to enable any secure transaction to take place. In addition to a...time license fee of \$1. To break down old barriers to smart card adoption, the **cost** of manufacturing smart cards and installing or upgrading readers will be subsidized by Funge Systems...

13/3,K/14 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04662827 Supplier Number: 62199912 (USE FORMAT 7 FOR FULLTEXT)
Spring Brings IT Spending Thaw: Projected tech outlays show there's life after Y2K.
Sherter, Alain

Bank Technology News, v13, n3, p1
March, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1050

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

It's no exaggeration to say that the effects of the Year 2000 change on **financial institutions** in 1999 were of, well, once-in-a-millennium proportions. As information systems testing and...

...spurred by the globalization of financial services, the electronic commerce craze reached fever pitch, pressuring **banks**, brokerages and even historically tech-shy insurers to gear up for the brave new world...year, according to the Newton, MA, research firm (see charts on page TKTK). Of that **total**, retail **bank** spending accounted for \$115.5 billion and wholesale banking for \$77.2 billion. By industry segment, commercial **banks** spent \$91.4 billion on IT, or roughly 47% of **total** industry expenditures; securities firms spent \$38.2 billion (19.8%); insurers spent \$42.5 billion (22.1%); and non-**bank** institutions shelled out \$...the 'Net. Randi Purchia, research director of e-retail financial services at Meridien, says that " **Banks** today are freed up to do what they want to do. Y2K is done, and...party for customer relationship management, 1999 saw it turn into a veritable cottage industry. Fueling **banks**' ongoing infatuation with CRM is the industry trend toward personalized products and services. Because **banks** are still weak at spotting profitable customers, they're upping investment in real-time segmentation...

...so-called knowledge-factory tools that institutions need to offer customized service. "We still see **banks** struggling to identify customers, and that's a function of products in the past being siloed," Bradway says. " **Banks** are trying to become more efficient in extracting customer information from disparate applications. But for many **financial institutions**, 1999 was the year cross-channel integration surpassed CRM as their top priority. With the...

...That means supplying them with financial information across a range of "touchpoints": branch, ATM, telephone, **point-of-sale**, PC, Web, **mobile phone**. Yet it's only with the advent of the Internet and its derivative technologies that turn, convergence has turned the challenge of **financial services firms** from the now banal "give the people what they want" to the much more ambitious...

...Of greater difficulty is understanding the "why" at the heart of the equation, which requires **financial institutions** not only to know their customers' individual economic circumstances but to anticipate their future needs. And that's where CRM and channel integration intersect. " **Banks** are starting to think about multi-product, multi-channel optimization...and the thrust is around...8.6% increase over 1999 figures. Investment proportions by industry sector will remain steady: Commercial **banks** will shell out \$ 98.2 billion, or roughly 47% of **total** spending; insurers will spend about \$45 billion (21.5%); securities firms, \$42 billion (20%); and non-**bank** concerns, \$24.2 billion (11.6%). "We'll see the e-financial service continue to accelerate," Bradway says...with **banks** and brokers elbowing it out on the Internet. Insurance continues to lag (on the Web...year. Areas of investment differ considerably around the globe. Apart for a handful of progressive **banks** in Europe, U.S. institutions continue to lead the way...restrictions, European institutions are ahead in offering aggregated financial services and in their use of **wireless** services and

smart cards. Investment in mobile financial services is likely to surge, Purchia says, as Web-enabled **banks** and brokerages adapt their systems to handle emerging **wireless** protocols (see "Mobile Banking? Hold The Phone," starting on the cover of this month's...

13/3,K/15 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04213060 Supplier Number: 55048102 (USE FORMAT 7 FOR FULLTEXT)

Nordic Net banking shows Europe the way.

Retail Banker International, n414, pNA

June 29, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2840

... report on Internet banking by Credit Suisse First Boston (CSFB) estimates that the leading Nordic **banks** will recruit a considerable number of existing customers as well as attracting new business to...

...Table 2). The CSFB report says Internet banking can no longer be ignored by any **bank** wishing to stay in business in the long term. Customers, particularly in the Nordic region, have shown that they would be prepared to change **banks** to gain access to this type of convenient service. The rapid move of the **banks** toward the Internet does not mean they will neglect their branch networks, however. There were 5,454 **bank** branches in the Nordic region in 1996, the latest figures available, according to the European...

...same period. However, this year, SEB will open 15 new branches such as in-store **banks** and automated lobbies in locations such as IT industrial centres and universities. As for conventional branches, bankers are well aware that personal presence within the **bank** is an important asset. For Swedbank, which has a large network across the region, the...

...into the automatic channels. Because there is not as much cash in the branches, the **banks** are able to reduce the size of the branches which, naturally, reduces costs. By moving...

...and maintain links between countries. The largest of these cross-border mergers was between Merita **Bank** of Finland and Nordbanken of Sweden in 1997. In May this year, Denmark's largest **bank**, Den Danske **Bank**, finalised the takeover of Norway's Fokus **Bank**. This move followed the purchase by Den Danske **Bank** of Sweden's Ostgota Enskilda. Cross-border affairs The latest cross-border development is the...

...region. It has alliances with Aktia Sparbank (Finland), Hansapank (Estonia), Hansapank (Latvia), Hansapank (Lithuania) and **Bank** Handlowy (Poland). "By co-ordinating our technology and distribution networks, we increase our accessibility and...

...000 and 5,000 a week." Swedbank head of information Einar Fryden said that the **bank** hopes to have one million Internet customers by 2001. MeritaNordbanken is widely considered to be...

...In 1992, a mobile payments service was added to the overall mix. Merita moves Merita **Bank** was the result of a merger between Union **Bank** of Finland and Kansallis-Osake-Pankki in 1995. Combined, the two **banks** had 776 branches. There has been a substantial decrease in the number of Merita

branches...MeritaNordbanken hopes to have one million Internet customers - 15 percent of its customer base. Merita **Bank** has 1,400 payment ATMs; in addition to this, the customers also have access to 2,000 ATMs owned by ATM Automatia which is a joint venture between Merita **Bank**, Leonia **Bank** and the co-operative **bank** group. The MeritaNordbanken Group with Visa International and Nokia announced in May the start of a pilot whereby **wireless** application technology and mobile phones will be used to make payments over the Internet or at a merchant **point of sale**. This project is expected to start later this year. "As our home markets, Finland and Sweden have the highest **mobile phone** penetration in the world - more than 60 and 50 percent respectively - it is natural to...

...s service can be accessed with PC, Internet TV, WAP phone (pilot), mobile phones (including **SMS** -based services) and ordinary phones. Mobile payments According to CSFB, it is only a matter of time before payments may be implemented and confirmed on the display of a **mobile phone**. This method of distribution may prove to be even cheaper than the Internet. While recognising the importance of Internet banking, Christiania **Bank** of Norway aims to pay particular attention to its branch distribution strategy. According to the **bank**, the branch will remain 'the **bank**' to the large majority of the customers. In a survey carried out by Christiania, it was discovered that the **bank**'s retail customers considered the front-office staff within the branches to be a major asset to the **bank**. With this in mind, Christiania has decided to make changes to the way it operates...

...primarily advice-oriented rather than geared to transactions. It is considered vitally important to the **bank** to keep the personal touch functioning within the branches. Christiania **Bank**'s Internet **bank**, K-Nettbank, is the most advanced in Norway, in terms of services offered. By using...

...apply for a car loan. As well as this, 4,500 customers subscribe to Christiania **Bank**'s service for trading shares over the Internet. Christiania has a policy of not dictating...

...find more convenient for a particular product. Elsewhere, SEB ranks one of the leading Internet **banks** in Europe. It aims to attract five million Internet customers within the next five years. By April, SEB had 1.5 million retail customers in **total**, 17 percent of which are Internet customers with a growth rate of approximately 10,000...

...time with both private individuals and companies. SEB is a definite leader among the larger **banks** when it comes to percentage of Internet customers among its **total** customer base (see Table 1). The SEB Internet site gets more than one million hits...

...come up with new ideas to attract more customers to the Internet. In April, the **bank** launched a new Internet office which is geared toward the private customer. Internet offices This...

...main objective of the Internet Office is to provide the customer with access to the **bank**'s entire variety of products. Alongside the development of the Internet Office option, SEB has...

...Internet, from pension estimates to mortgages, it claims. The range of products offered by Nordic **banks** via the Internet is impressive. Most of the larger **banks** are able to offer their customers mortgages, cards, consumer loans, life products, mutual funds, deposits...

...shares via the Internet has also become an important feature with a lot

of the **banks** including Unibank of Denmark, Svenska Handelsbanken, SEB and MeritaNordbanken. MeritaNordbanken has made the advanced step...

...and have funds transferred to their accounts within one hour of the initial request. The **bank**'s goal is to enable every aspect of any loan process to take place over the Internet, including the customer's signature. Table 1 - Leading Nordic retail **banks** ranked by number of customers ||||| **Bank** |No. of branches |No. Of customers |% of which are Internet customers |% of which are direct...

...a Nordbanken |272 |3,500,000 |- |10 |26 approx. |12,860 approx. |560 approx. |- Merita **Bank** |486 |3,053,766 |17.6 |0.2 |14 |7,000 |1,400 |350,000 Den Danske **Bank** |500 1 |2,000,000 2 130,0003 |5 4 |- |21 5 |4,000 approx...1,100,000 |10 |40 6 |12 |n/a |2,300 |200,000 Den norske **Bank** |136 |1,000,000 |n/a 7 |2 8 |- |7,353 approx. |- |- Sydbank |119 |270 ...

...Sparebanken Rogaland |40 |200,000 |3 |30 |17 |5,000 |113 |3,500
1Includes Fokus **Bank** in Norway, 2 In Denmark, 3 In Sweden, 4Includes PC-based banking, 5Includes insurance operations, 6 Voice response unit, 7 Internet **bank** was launched in 1999, 8 Represents PC-based banking, n/a = not available, Note: Christiania **Bank** had not responded by press time
Source: Lafferty Business Research |||||

Table 2 - Internet potential for...

13/3,K/16 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04107900 Supplier Number: 54000438 (USE FORMAT 7 FOR FULLTEXT)

THE BEST WIRELESS DATA WEB SITES.

Wireless Data News, v7, n5, pNA

March 3, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1088

... SEC digests and settlements, current rulemakings, enforcement actions and information for small businesses.

Industry Organizations

Wireless Data Forum: www.wirelessdata.org

A recent addition to this site makes it worth checking out if you have not visited in a while. WDF has put the first installment of its **Wireless** Data Market Index online and will be updating it on a regular basis. This, in...

...coverage maps, valuable web links, etc.), make it a good source of information on the **wireless** data industry.

Joint Venture

WirelessKnowledge : www.wirelessknowledge.com

Qualcomm and Microsoft came together last year to form an alliance that is aimed at enabling a variety of **mobile devices**, including **wireless** phones, to serve as data devices. The site gives visitors an extensive **amount** of information and offers it to them in a very user-friendly environment. It contains the usual information, such as a job **bank**, press release archive and developers information. In addition, visitors are treated to a virtual demonstration of what a **WirelessKnowledge**-enabled device can do. The site also offers a decent sized link list to all the companies that have announced alliances with

WirelessKnowledge . With the innovation that this group is promising, it would probably be worthwhile to **check out** this site on a fairly regular basis.

Research and Development

Center For **Wireless** Telecommunications: www.cwt.vt.edu

The Center for **Wireless** Telecommunications is a research and development organization located at Virginia Tech. The site offers a complete overview of the facilities available for research, including the antenna lab, **wireless** network test bed, and the satellite tracking station. It also describes the projects that are...

...a good place to gain insight into some of the research being done within the **wireless** industry.

Interactive Paging

BellSouth Wireless Data: www.bellsouthwd.com/ips/index.html

For those in...

13/3,K/17 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04084171 Supplier Number: 53690896 (USE FORMAT 7 FOR FULLTEXT)

Banking on electronics.

Electronic Payments International, n139, pNA

Feb, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1186

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...with increased functionality from e-payments compared with paper payments is a key goal for **banks** . Anne Bovaird reports on the developments in mobile commerce PROVIDING CUSTOMERS with an ability to...

...over conventional payments from a consumer perspective. That is the vision of payments cards and **mobile phone** players who insist that "time is money" and the combination of mobile phones and smart cards heralds a new era of comfort for consumers conducting electronic commerce. "Making payments over **GSM** lines is nothing new. **GSM point -of- sale terminals** have existed for some time. What is new is empowering handsets with this same function...

...EU executive vice- president of new products Jon Prideaux. The market potential for chip-card **wireless** transactions can be at best guessed but Visa International estimates that there will be more than 200 million **mobile phone** subscribers by 2000. "Where there are e-purse applications, there will be **mobile phone** loading pilots. Late 1999, we may even see some of the first commercial launches," said Gemplus **wireless** communications marketing manager Tim Baker. One of the first commercial successes in this domain - both...

...the Barclays/Cellnet/Alcatel project (see EPI 129). Since the last quarter of 1998, French **banks** Banque Regionale d'Emscompte et de Depots (BRED), Banque Directe (Paribas), BNP and Credit Commercial...

...their own service, offering customers consultation services over mobile networks. The difference between the French **banks** ' scheme and that of Barclays is that they are noninteractive and nonrestrictive. "The user chooses what information he wants and when. Then, at an allotted time, the

bank server calls up the mobile number and downloads the information on the SIM (subscriber identity...

...may subscribe with any mobile operator and use any handset as long as it is **SMS** -compatible. Two of the key areas for financial applications via mobile handsets are the loading...

...reached an advanced development stage. Network for Electronic Transfers in Singapore, a consortium of seven **banks**, has signed a memorandum of understanding with operator MobileOne (Asia), handset manufacturer Motorola Electronics (Singapore...

...Gemplus to allow consumers in Singapore to top up their CashCards using a dual-slot **GSM mobile phone**. The service is scheduled to be launched in mid-1999. Alcatel, Gemplus and Mondex International, meanwhile, have also teamed up to transform a **GSM** handset into a personal ATM. Mondex is developing a host system infrastructure for the operation of its purse over the **GSM** network, while Gemplus is working on the SIM application (running on GemXplore 98), which will...

...available early this year. Experts predict that there is a variety of other means for **GSM** payments in e-commerce transactions. One example is for **bank** cards to be inserted into a second handset slot. In this model, the smart cards chip communicates with the SIM chips, which then transmit information over the network. The **bank** or credit cards number and PIN are not embedded in the SIM, meaning almost any...

...out, however, that "regulators in some countries forbid operators from playing the role of a **bank**. It all depends on what is stipulated in the licence contract". Another version of this...

...is subsequently charged to the subscriber's telephone bill. Ericsson said that all its partner **GSM** mobile operators are participating in this service, making it a semiportable application. A third and more complicated option might be to pre-programme **bank** cards numbers directly in the SIM, eliminating the need for a dual-slot **mobile phone**. Operators would then act as an intermediary between the user and the **bank**. This option has not won widespread acceptance since the SIM and e-purse applications have... there will be any deployments. It is complicated to reach agreements with all the players - **banks**, operators, manufacturers. Our experience has shown that the public is simply not used to inserting a **bank** card into a telephone handset and finds the manipulation rather bizarre," stated Schlumberger's Le...

...Kong mobile network operator SUNDAY and partner Chase Manhattan Card Company are using Schlumberger's **GSM** Phase 2+ cards on Motorola handsets to deliver Asia's first mobile banking and commerce...

...in this potentially explosive market. "Our role is providing the smart chips for both the **GSM** handset and for the banking cards. We see it as a key part for growing the **total** market for smart cards," said marketing director at De La Rue Margaret Rice-Jones.

13/3,K/18 (Item 7 from file: 636)
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04075424 Supplier Number: 53614567 (USE FORMAT 7 FOR FULLTEXT)
THE BEST PCS WEB SITES.
PCS Week, v10, n3, pNA

Jan 20, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1064

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...in all, this is a good information resource for those interested in the future of **wireless** communications. Canadian **Wireless** Telecommunications Association: www.ctwa.ca. If you are looking for information on the Canadian **wireless** scene, **check out** this site. Even though the site is currently undergoing a facelift, it still has some useful information, making the visit worthwhile. It has the results of a Canadian **wireless** users survey. The site also offers some information on Canadian government regulation and how the...

...complete, but it is still a good starting place if you are researching the Canadian **wireless** market. **WirelessKnowledge** : www.wirelessknowledge.com Qualcomm and Microsoft came together last year to form an alliance that is aimed at enabling a variety of **mobile devices**, including **wireless** phones, to serve as data devices. The site gives visitors an extensive **amount** of information and offers it to them in a very user-friendly environment. It contains the usual items, such as a job **bank**, press release archive and developers information. In addition, visitors are treated to a virtual demonstration of what a **WirelessKnowledge**-enabled device can do. The site also offers a decent link list to all the companies that have announced alliances with **WirelessKnowledge**. With the innovation that **WirelessKnowledge** is promising, it would probably be worthwhile to check this site on a fairly regular basis. RESEARCH AND DEVELOPMENT Center For **Wireless** Telecommunications: www.cwt.vt.edu The Center for **Wireless** Telecommunications is a research and development organization located at Virginia Tech University. The site offers a complete overview of the facilities available for research, including the antenna lab, the **wireless** network test bed, and the satellite tracking station. It also has information on some of...

...a good place to gain insight into some of the research being done within the **wireless** industry. Qualcomm: www.qualcomm.com Qualcomm offers a very user friendly page that contains a...

...archive and employment opportunities, the site offers information about Qualcomm products as well as the **CDMA** technology that the company's products use. There is a white paper that can be downloaded on the technical case for third-generation systems based on **CDMA** technology. The company also uses the site to promote Qualcomm Stadium (formerly Jack Murphy Stadium...

...it will serve, the management running the company, a press release archive and a job **bank**. You can also **check out** the sites of TeleCorp's strategic partners, including AT&T, through links set up on this site. Although the site lacks any kind of anticipated **pricing** schemes, it is a good site if you are looking to get a feel for what the company is about. OTHER The Dilbert Zone: www.dilbert.com After **checking out** all of these web sites, take a trip into The Dilbert Zone. This site, a... opportunity to purchase Dilbert merchandise on-line. Of course, don't forget to bookmark www.wirelesstoday.com, the source for all the latest news and analysis on the important events and issues that are affecting the **wireless** industry.

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04071693 Supplier Number: 53572450 (USE FORMAT 7 FOR FULLTEXT)

TECHNOLOGY CORNER.

EFT Report, v22, n1, pNA

Jan 13, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 506

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

One Valley Looks To Diebold. One Valley **Bank** [OV] of Charleston, W.Va., recently became the first customer for Diebold's [DBD] Merchant...

...hours conducting simple cash transactions and are provided with a documented audit trail at a **bank** branch," says Mark Wiete, One Valley vice president of retail delivery. The Merchant Banking Center...

...in an online or off-line mode. It can provide batch data transactions to the **bank** 's host computer and calculate transaction fees as part of the statement cycle. **Cost** per system is \$80,000 to \$90,000 depending on options selected. One Valley is a **bank** holding company with \$5.9 billion in assets. (Sandy Upperman, Diebold, 330/490-3767.) IVI Checkmate Terminal Certified. Royal **Bank** of Canada recently certified IVI Checkmate Corp.'s Elite 780 **wireless point-of-sale terminal**. Royal **Bank** will target mobile and service/hospitality businesses including taxicabs, restaurants and gas stations for use...

...in Atlanta and Toronto. IVI Checkmate also recently joined with Ontario-based Scotiabank to supply **wireless POS terminals** to Pizza Pizza, a 300-store pizza delivery company in Ontario. The Pizza Pizza terminals...

...Germany. The payment terminal was the Trintech Compact 9000 made by the Dublin, Ireland-based **payment software company**. (Kevin Wolf, Fleishman-Hillard, 415/356-1030.) Mag-Tek Debuts Card Reader. Mag-Tek Inc ...

...mount or extended bezel options. For 1,000 units in a single-track mode, the **cost** is \$50 apiece. (Brenda Schultz, Mag-Tek, 310/631-8602.) Deluxe Honored By ITUG. Deluxe...

...system. (Bev Bergstrom, Deluxe, 651/483-7140.) Correction. Electronic Ink promotional displays for retailers and **banks** made by E Ink Corp. of Cambridge, Mass., are 4-by-4 feet (EFT, Dec...

13/3,K/20 (Item 9 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03317009 Supplier Number: 46816184 (USE FORMAT 7 FOR FULLTEXT)

Financial: U.S. Wireless Data Inc. year-end results

EDGE, on & about AT&T, pN/A

Oct 21, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 794

... stockholders' equity (deficit) (11,664)

Total liabilities and stockholders'

equity (deficit) \$ 868,585

U.S. **Wireless** Data Inc. (OTC:USWDA) Wednesday reported financial results for the company's year ended June 30, 1996.

For the fiscal year ended June 30, 1996, U.S. **Wireless** Data reported revenue of \$1,582,553 compared with \$1,720,689 for the fiscal...

...product, the POS-50 were relatively flat, in January 1996, the company launched two new **wireless** point-of-sale products utilizing cellular digital packet data (CDPD) technology. The first product, known as the POS-500, is an integrated **wireless terminal** and printer designed for the small- to medium-sized retailer. The **POS -500** offers a merchant 3- to 5-second credit and debit card transactions while eliminating the need and **cost** of a dedicated telephone line. The **POS -500** has been sold to several high-profile companies, including San Francisco Yellow Cab, Villanova University, the Dallas Stars NHL team, AT&T **Wireless** Services **phone** centers, and several small- to medium-sized retailers. The company believes that as more and more retailers, **banks** and independent sales organizations realize the speed and economic benefits of the **POS -500**, it will begin to penetrate the traditional retail terminal market.

The second product, released...

...enabler which essentially converts a dial-up credit card terminal from telephone line operation to **wireless** operation utilizing the CDPD network. The TRANZ enabler is designed as an add-on product...

...merchant will realize the same performance and cost benefits of the POS-500.

U.S. **Wireless** Data Inc. is a recognized leader in providing **wireless** point-of-sale terminals and application software that results in fast, encrypted and reliable credit card authorizations over the Cellular Digital Packet Data (CDPD) and cellular voice networks.

U.S. **Wireless** Data Inc.
Statement of Operations

13/3,K/21 (Item 10 from file: 636)
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02873556 Supplier Number: 45831307 (USE FORMAT 7 FOR FULLTEXT)

SIDEWIRE...

Telecomworldwire, pN/A

Oct 2, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 876

... new computer-based customer information systems could soon be used to allow even the largest **banks** accurately to rank their customers in terms of their value to the **bank**, being used to offer preferential treatment to their best customers... BILL GATES is America's...

...been set up by SILICON GRAPHICS for the ordering of workstations and software or to **check out** configurations and **prices**, with country-specific sites at <http://www.sgi.com/>... Delegates at the

Australian Computer Society...

...into whether Telecom Italia and Telecom Italia Mobile have abused their dominant position in the **mobile telephone** answering service sector... ROSTELEKOM, Russia's largest telecommunications company, has finished laying an underwater cable...

...of domestic demand for exchanges during 1994... MOBIKOM, a Malaysian cellular network operator, is signing **GSM** digital roaming deals in Brunei, Bangladesh, Indonesia and China over the coming months... The FEDERAL...

13/3,K/22 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08593189 Supplier Number: 65864541 (USE FORMAT 7 FOR FULLTEXT)

Banking on the Device.

Maude, David; R., Raghunath; Sahay, Anupam; Sands, Peter
LatinFinance, p2S26
Sept, 2000

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1623

... since the customer will bear most of the expense of accessing the services. Moreover, pushed **SMS** messages are a cheap and effective way of reaching individual customers--much cheaper than outbound...inserting cartes bancaires charge cards into the second slots of their handsets. In effect, the **mobile phone** becomes a payment terminal.

The Pepsi vending machine piloted by Finnish mobile-security specialist Sonera...

...effect, the user makes a premium-rate call and pays a tariff equal to the **price** of the drink and the call.

Bluetooth, the emerging standard for **short - range** radio transmissions, will make it even easier for consumers to make POS payments through **mobile devices**. Without having to surrender the card to a stranger, a user could, for example, pay for groceries by debiting the sum owed from a card or a **bank** account or by adding the sum to the phone bill. Users could even employ mobile handsets to direct payments for parking to **Bluetooth**-enabled parking meters. Support for such services could not only provide a new revenue stream for **banks** but also reduce the **amount** of cash they handle and the accompanying costs.

Launching Mobile Portals

The small screens of **mobile devices** make it hard for users to enter complex search instructions. So mobile portals--in other...

...surf. Mobile portals will thus be highly valuable for those who develop them. Although a **bank** or a brokerage house might have a harder time than a network operator developing a...

13/3,K/23 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07613837 Supplier Number: 62199912 (USE FORMAT 7 FOR FULLTEXT)

Spring Brings IT Spending Thaw: Projected tech outlays show there's life

after Y2K. (Industry Trend or Event)

Sherter, Alain

Bank Technology News, v13, n3, p1

March, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1050

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

It's no exaggeration to say that the effects of the Year 2000 change on **financial institutions** in 1999 were of, well, once-in-a-millennium proportions. As information systems testing and...

...spurred by the globalization of financial services, the electronic commerce craze reached fever pitch, pressuring **banks**, brokerages and even historically tech-shy insurers to gear up for the brave new world...

...year, according to the Newton, MA, research firm (see charts on page TKTK). Of that **total**, retail **bank** spending accounted for \$115.5 billion and wholesale banking for \$77.2 billion. By industry segment, commercial **banks** spent \$91.4 billion on IT, or roughly 47% of **total** industry expenditures; securities firms spent \$38.2 billion (19.8%); insurers spent \$42.5 billion (22.1%); and non-**bank** institutions shelled out \$20.6 billion (10.7%). The leading areas of investment were front...

...the 'Net. Randi Purchia, research director of e-retail financial services at Meridien, says that " **Banks** today are freed up to do what they want to do. Y2K is done, and...

...party for customer relationship management, 1999 saw it turn into a veritable cottage industry. Fueling **banks**' ongoing infatuation with CRM is the industry trend toward personalized products and services. Because **banks** are still weak at spotting profitable customers, they're upping investment in real-time segmentation...

...so-called knowledge-factory tools that institutions need to offer customized service. "We still see **banks** struggling to identify customers, and that's a function of products in the past being siloed," Bradway says. " **Banks** are trying to become more efficient in extracting customer information from disparate applications. But for many **financial institutions**, 1999 was the year cross-channel integration surpassed CRM as their top priority. With the...

...That means supplying them with financial information across a range of "touchpoints": branch, ATM, telephone, **point-of-sale**, PC, Web, **mobile phone**. Yet it's only with the advent of the Internet and its derivative technologies that...

...these multiple spokes into an electronic whole. In turn, convergence has turned the challenge of **financial services firms** from the now banal "give the people what they want" to the much more ambitious...

...Of greater difficulty is understanding the "why" at the heart of the equation, which requires **financial institutions** not only to know their customers' individual economic circumstances but to anticipate their future needs. And that's where CRM and channel integration intersect. " **Banks** are starting to think about multi-product, multi-channel optimization...and the thrust is around...

...8.6% increase over 1999 figures. Investment proportions by industry sector will remain steady: Commercial **banks** will shell out \$98.2 billion, or roughly 47% of **total** spending; insurers will spend about \$45 billion (21.5%); securities firms, \$42 billion (20%); and non-**bank** concerns, \$24.2 billion (11.6%). "We'll see the e-financial service continue to accelerate," Bradway says...with **banks** and brokers elbowing it out on the Internet. Insurance continues to lag (on the Web...

...year. Areas of investment differ considerably around the globe. Apart for a handful of progressive **banks** in Europe, U.S. institutions continue to lead the way ...restrictions, European institutions are ahead in offering aggregated financial services and in their use of **wireless** services and smart cards. Investment in mobile financial services is likely to surge, Purchia says, as Web-enabled **banks** and brokerages adapt their systems to handle emerging **wireless** protocols (see "Mobile Banking? Hold The Phone," starting on the cover of this month's...

13/3,K/24 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07076510 Supplier Number: 59636899 (USE FORMAT 7 FOR FULLTEXT)
Wireless 'Net, Linux, Win 2000 to take center stage.(CeBIT)(Industry Trend or Event)
D'Amico, Mary Lisbeth
Network World, pNA
Feb 21, 2000
Language: English Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 1199

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

Wireless s Internet, e-commerce, stripped-down PCs, Linux and Windows 2000 are some of the themes...

...software (including e-commerce and services), network computing, office automation, card technology, security equipment and **bank** technology. <p> The Internet will pervade nearly every booth at the show, and CeBIT itself ...

...exhibitors transmit live audio and video casts of press conferences via the 'Net. Owners of **Wireless** Application Protocol (WAP)-enabled mobile phones will also be able to receive show updates in...

...access Internet-based information via their mobile phones - will be a major focus of the **wireless** arena at CeBIT. Besides gawking at the latest WAP handsets from the likes of L...

...IBM and Symbian Ltd., meanwhile, will for the first time publicly demonstrate their jointly developed **wireless** management information systems, including travel and banking applications, the companies say. <p> NEC will show a prototype of a videophone, or **mobile phone** with video capabilities, designed for the upcoming third-generation **mobile phone** networks, the Tokyo company says. <p> A special **Bluetooth** pavilion will also show future applications for the emerging **wireless** radio technology designed to link devices within a range of about ten meters. Siemens - one of the show's largest single exhibitors - will demonstrate prototypes of products using **Bluetooth** for in-house communications. Nokia and Fuji,

meanwhile, will demonstrate how images can be sent directly from a digital camera to a **mobile phone** handset using **Bluetooth**. <p> In the **handheld device** arena, show highlights will include the first color-screen devices from 3Com's Palm Computing unit, and a prototype of a **personal digital assistant** from South Korea's Samsung Electronics that runs the Linux operating system, according to Alison...

...operating system aimed at corporate users, following its Feb. 17 launch. <p> In addition to **checking out** all the various flavors of the new operating system, attendees can also participate in Windows...virus analysis and fixes, as well as faster companywide updating capabilities, to McAfee's current **Total Virus Defense** package, the company says. <p> Some vendors, including SAP and J.D. Edwards...

13/3,K/25 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04530919 Supplier Number: 46657482 (USE FORMAT 7 FOR FULLTEXT)
**WIRELESS LOGIC'S NEW WIRELESS DATAREADY DOUBLES AS VOICE/DATA LINK FOR PCs
IN SOHO MARKET**
News Release, pN/A
August 27, 1996
Language: English Record Type: Fulltext.
Document Type: Magazine/Journal; Trade
Word Count: 821

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...Function Phone Connects To Modem, Enables PC Users To Surf Internet Untethered, Transfer Files, and **Wireless** PC-to-PC Connectivity San Jose, CA -- August 12, 1996 - **Wireless** Logic, Inc. (WLI) announced today its new DataReady **wireless** development product which integrates full-featured voice and data communications capability into desktop and portable PCs for the SOHO marketplace. WLI's DataReady operates at 900MHz and uses proprietary **wireless** spread spectrum technology for **long range**, reliability and privacy. Marketed to OEMs and system designers, the DataReady development kit allows the design of a **cordless phone** incorporating a phone jack that is plug-compatible with any commercially available standard V.34...

...the portable office is the phone line connection," said John Lee, president and CEO of **Wireless** Logic. 'With that connection severed, PC and laptop users can surf the Net, send faxes...

...series modem standards, and any future analog protocols. The DataReady complete turnkey ssLR (spread spectrum **long range**) **wireless** voice/data solution is designed to reduce time-to-market for OEMs and systems designers...

...spectrum signal processor (the SaP) ASIC, a complete 90292817 radio transceiver module, and a complete **long range** spread-spectrum **cordless telephone** reference design for OEM production. In addition, a DataReady interface reference design is also available...

...system employs WLI's patent-pending frequency diversity scheme embodied in its ssLR (spread spectrum **long range**) technology to transmit information in redundancy, thereby improving data integrity and maximizing data throughput by...

...often lower in signal quality and provide a substantially reduced data transfer rate. By comparison, **Wireless** Logic's DataReady solution is a "virtual wire" that is seamlessly transparent to the modem...

...use existing software to fax and access the Internet. DataReady is the latest addition to **Wireless** Logit's line of advanced **wireless** communication products. The company also offers ssLink24TM, a low- **cost** , **wireless** point-to-point spread spectrum technology link that provides full-duplex or simplex data capability...

...a dozen users in a variety of applications including bar code scanners, credit card readers, **point -of- sale** (**Pos**) systems, ATM and **bank** transaction processing equipment terminals, and variety of medical, telemetry, and other data collection uses. Also...

...the S3P and the RF transceiver provide an integrated solution which makes possible a low- **cost** , high performance, **long - range** 900 MHz spread spectrum **cordless phone** for the consumer market. The transceiver supports full-duplex voice link and meets the FCC 15.247 standard. **Wireless** Logic, Inc. (WLI) was founded in 1993 to serve the market for **wireless** personal communications based on semiconductor and RF technology. The company's proprietary technology has applications...

13/3,K/26 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

04328044 Supplier Number: 46344306 (USE FORMAT 7 FOR FULLTEXT)
Banks Issue DigiCash Wallets
Bank Systems + Technology, p10
May, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 208

... to-consumer transmission of cash, acting as an intermediary between two smart cards via an **infrared** link. But unlike rival product Mondex, says Chaum, each piece of digital cash is stamped with the **bank** 's digital signature, ensuring one-time-only use. For the trial, **cash registers** and **POS** terminals at the Commission will have smart card readers with **infrared** windows, supplied by both DigiCash and France's Ingenico. Electronic cash in a vending machine is transferred via **portable** data **terminal** to a Windows NT server, acting as the site service host, and from there goes on to be cleared at the **banks** on-site dedicated central database. The leather-bound wallets, with numeric keyboard and bitmap graphic display, **cost** \$100 to manufacturer.

13/3,K/27 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

03253429 Supplier Number: 44475454 (USE FORMAT 7 FOR FULLTEXT)
Wireless Boxes Stage a Comeback
Credit Card Management, v0, n0, p10
March, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade

Word Count: 1851

... than conventional land lines.

The Jackpot

Indeed, a handful of companies have built proprietary national **wireless** networks that cover all major metropolitan areas: RAM Mobile Data, a joint venture between Bell...

...Multipoint Networks.

And there are any number of small-time operators in this business. Many **wireless** terminal installations are temporary, usually appearing at sporting events such as the Super Bowl or...

...phone units so that they can take plastic. This, coupled with the fact that many **wireless** -terminal vendors are private companies that decline to reveal terminal sales, makes it hard to...

...But it's not hard to figure why these companies have suddenly jumped into the **wireless - terminal** business. The **total wireless - terminal** market is currently worth \$100 million annually in sales, of which card **terminal sales** are estimated to account for about \$3 million. **Wireless** applications for the gaming industry, communications between city departments, links between branch **banks**, and a variety of miscellaneous data communications uses account for the remaining \$97 million of **wireless** sales. That \$3 million is expected to rocket 100% annually the next three years, before...

...70% growth rate through the end of the decade, terminal vendors predict. The growth of **wireless terminals**, incidentally, is expected to mirror the growth for the entire **wireless** market.

If those predictions pan out, the market for **wireless** card terminals has the potential to grow to a \$118 million market by the turn of the century. That means those willing to gamble on **wireless** terminals now could be reaping big payoffs within six years. ' **Wireless** terminals are a high-stakes poker game,' explains Joseph P. Savage, a vice president in...

...to place orders for hundreds of terminals at a time.

The Right Price

The typical **wireless** unit is nothing more than a terminal with a card swipe and antenna. The unit...

...by physically relocating the unit and plugging it into another power source.

The market for **wireless** payment **devices** appeared to hit a dead end when Digital Radio Network went out of business in 1991. DRN was the first company to try to build a national **wireless terminal** market. DRN failed, observers say, because it underestimated the **cost** of building a national network and neglected to spread those costs over **wireless** applications beyond those at the **point -of- sale**.

The new operators say they aren't about to repeat those mistakes. First, they say...

...leased line is about 7 cents, compared to as little as 4 cents on a **wireless** terminal and as much as \$1.50 on a cellular phone network.

Setting up forAnother advantage to **wireless** terminals is that merchants can recoup their investment in about a year through savings over

Set	Items	Description
S1	370219	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	7249665	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	9061944	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	296833	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	3473538	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	321802	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	1105398	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	453	S1(S)S3(S)S4
S9	7983	S4(S)S5
S10	128	S8(4S)S9
S11	75	S10(4S) (S6 OR S7)
S12	1601	S9(S)S2
S13	73	S8(4S)S12
S14	53	S13(4S) (S6 OR S7)
S15	39	S14 NOT PY>2001
S16	34	RD (unique items)
File 570:Gale Group MARS(R) 1984-2006/Feb 01		
(c) 2006 The Gale Group		
File 635:Business Dateline(R) 1985-2006/Feb 01		
(c) 2006 ProQuest Info&Learning		
File 387:The Denver Post 1994-2006/Jan 31		
(c) 2006 Denver Post		
File 471:New York Times Fulltext 1980-2006/Feb 01		
(c) 2006 The New York Times		
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06		
(c) 2002 Phoenix Newspapers		
File 494:St LouisPost-Dispatch 1988-2006/Jan 29		
(c) 2006 St Louis Post-Dispatch		
File 631:Boston Globe 1980-2006/Jan 31		
(c) 2006 Boston Globe		
File 633:Phil.Inquirer 1983-2006/Jan 29		
(c) 2006 Philadelphia Newspapers Inc		
File 638:Newsday/New York Newsday 1987-2006/Jan 30		
(c) 2006 Newsday Inc.		
File 640:San Francisco Chronicle 1988-2006/Feb 01		
(c) 2006 Chronicle Publ. Co.		
File 641:Rocky Mountain News Jun 1989-2006/Feb 01		
(c) 2006 Scripps Howard News		
File 702:Miami Herald 1983-2006/Jan 29		
(c) 2006 The Miami Herald Publishing Co.		
File 703:USA Today 1989-2006/Jan 31		
(c) 2006 USA Today		

O : reviewed .

File 704:(Portland)The Oregonian 1989-2006/Jan 30
(c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Jan 29
(c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Feb 01
(c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Feb 01
(c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jan 31
(c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/Jan 29
(c) 2006 St. Petersburg Times
File 476:Financial Times Fulltext 1982-2006/Feb 02
(c) 2006 Financial Times Ltd
File 477:Irish Times 1999-2006/Feb 01
(c) 2006 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2006/Feb 01
(c) 2006 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Feb 01
(c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Feb 01
(c) 2006 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2006/Feb 01
(c) 2006
File 625:American Banker Publications 1981-2006/Feb 01
(c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Jan W4
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Feb 01
(c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Jan 31
(c) 2006 Dialog
File 608:KR/T Bus.News. 1992-2006/Feb 01
(c)2006 Knight Ridder/Tribune Bus News

16/3,K/1 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

0683175 96-40402

Norand regains its footing

Kasler, Dale
Des Moines Register (Des Moines, IA, US) pG1
PUBL DATE: 960218
WORD COUNT: 1,638
DATELINE: Cedar Rapids, IA, US, Midwest

TEXT:

...hand.

"It's not just a device," he says, hoisting a fancy new hand-held, **wireless** computer made by his company, Norand Corp. of Cedar Rapids. "There's a lot of technology that's integrated into it...You can communicate by modem, you can communicate by **infrared**. I can make a telephone call off this."

A few weeks ago, Hammer might have...

...Inc. employees use them to check in returning cars. Anheause-Busch uses them to manage **delivery** routes. Best Buy, Deere & Co., Super Valu Stores and Chrysler Corp. use them to track...

...around the world, including more than 600 in a complex of offices on the southern **edge** of downtown Cedar Rapids.

Bought, Sold by Pioneer

Norand was founded in 1968 and was...

...out, but the group liked Hammer.

Norand got turned around. The company sold its unsuccessful **cash - register** business. It made money in 192 and was healthy enough in 1993 to sell stock...

...1, would be below par because Norand was experiencing delays in shipping two important new **mobile** -computing **devices**, the Pen*Key 6100 and Pen*Key 6600.

The Pen*Key systems were considered vital because they were part of a new wave of **mobile devices** taking over Norand's industry.

Some background: Until a couple of years ago, Norand and... restructuring. The banks participated in the discussions but didn't issue orders, he said. "The **banks** and the company had to come to what I would call a mutually acceptable agreement...

...paying some extra attention to its Italian subsidiary because it had been accumulating an inordinate **amount** of accounts receivable -- sales for which customers hadn't paid. But Norand had no idea...

16/3,K/2 (Item 1 from file: 704)
DIALOG(R)File 704:(Portland)The Oregonian
(c) 2006 The Oregonian. All rts. reserv.

08145189

ALOHA RECORDS

Oregonian (PO) - THURSDAY, May 25, 1995

Edition: FOURTH Section: WEST ZONER Page: 07

Word Count: 2,883

TEXT:

... travel and financial services agency at 1610 N. Adair St. Montoya Camacho was spotted a **short distance** from the business. A camera and tripod later identified as having been taken from the...

... Pacific Ave., between August and December of last year. The investigation into the club's **cash register** receipts and **bank** deposits during that time turned up the shortages. No arrests have been made. GASTON NEWS...

... Aloha was sentenced last week to eight years in prison. Michael Duane Sweere, 21, of **Banks** was sentenced Monday to 10 years in prison. GIRL DIES IN ACCIDENT: A 14-year...

... the Unocal Station at 106 S.W. Oak St. early May 19, taking an undisclosed **amount** of cash. It was the third such robbery in the area in recent weeks. *A television, stereo set and appliances valued at a **total** of \$1,725 were taken between May 12 and 14 from a residence in the...

...not to consume controlled substances and to pay court-appointed lawyer's fees in an **amount** to be determined for violating terms imposed for first-degree burglary, first-degree theft and...

...the 12600 block of Southwest Karen Street. No signs of forced entry were detected. *A **cellular phone** and cash, valued at \$550, were reported stolen May 18 from Crest Distribution Inc., 11655...

... of a driver. TUALATIN POLICE REPORT *A man told police May 18 that his \$700 **mobile telephone** was stolen while he was in the Wichita Pub, 8125 S.W. Nyberg St. WEST...

...and to pay \$300 in court-appointed lawyer's fees for second-degree theft and **delivering** methamphetamine. WEST SLOPE POLICE REPORT *A computer, television, stereo and other miscellaneous items, valued at...

... to searches, field sobriety, intoxilyzer and random substance tests and to pay restitution in an **amount** to be determined and \$500 in court-appointed lawyer's fees for first-degree theft...

16/3,K/3 (Item 1 from file: 713)

DIALOG(R)File 713:Atlanta J/Const.

(c) 2006 Atlanta Newspapers. All rts. reserv.

10857116

DAILY BRIEFING

Atlanta Journal-CONSTITUTION (AJ-CONSTITUTION) - Friday, December 22, 2000

By: Staff reports and news services

Edition: Home Section: Business Page: F2

Document Type: Brief

Word Count: 2,691

TEXT:

JMB

01-Feb-06

... has stayed away from the applications business, Kugel said, because it "didn't have the **delivery** mechanism and didn't want to be in competition with people who were good customers." Vodafone expanding in Ireland, Japan Vodafone Group agreed to buy the **mobile phone** unit of Ireland's Eircom PLC for the equivalent of about \$4.12 billion in...

... third-fastest growing cellular market. Newbury, England-based Vodafone Group is the world's largest **mobile phone** company. On Wednesday, Vodafone Group agreed to buy a stake in Japan Telecom, paying \$2...

... Amvescap, a London-based money manager operated from Atlanta, has agreed to buy National Australia **Bank** Ltd.'s County Investment Management for the equivalent of \$60.2 million. County Investment Management...

... will buy Executive Monetary Management, which manages \$1.8 billion in assets, for an undisclosed **price**. Dr Pepper/Seven Up: The Cadbury Schweppes unit agreed to acquire Slush Puppie for \$16...

... a Cincinnati company that makes frozen, noncarbonated beverages. It also provides frozen slush-making equipment, **point-of-sale** materials and support services. ECONOMY: Fed rejected 'neutral' rate stance on Nov. 15. Washington --- Federal...

... approves new rules on community lending Washington --- The Federal Reserve Board approved new rules requiring **banks** and community groups to disclose any agreements involving the federal Community Reinvestment Act, which was...

... low-income neighborhoods. The rules apply if a community group makes an agreement with a **bank** to receive or distribute loans of \$50,000 or more or grants \$10,000 or... growth and to "ultimately create more value for all shareholders," according to a statement. Albany **bank** approves stock split, dividend (salinity) Community Capital Bancshares of Albany said its board approved a... the government for failing to provide adequate data connections with competitors. It is the largest **amount** of payments ever made by a Baby Bell company to the government, according to the...

... Washington --- Federal regulators proposed a \$640,000 fine against AT&T for allegedly switching consumers' **long-distance** service without their permission. The Federal Communications Commission said it had received more than 1,000 complaints against the company, the nation's largest **long-distance** carrier, in a span of nine months alleging the illegal practice known as "slamming." AT...

16/3,K/4 (Item 2 from file: 713)
DIALOG(R) File 713:Atlanta J/Const.
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10857093

DAILY BRIEFING

Atlanta Journal-CONSTITUTION (AJ-CONSTITUTION) - Friday, December 22, 2000
By: From staff and wire reports
Edition: Metro Section: Business Page: F2
Document Type: Brief
Word Count: 2,701

TEXT:

... s third-largest shipbuilder. Vodafone expanding in Ireland, Japan Vodafone Group agreed to buy the **mobile phone** unit of Ireland's Eircom

PLC for the equivalent of about \$4.12 billion in...

... third-fastest growing cellular market. Newbury, England-based Vodafone Group is the world's largest **mobile phone** company. On Wednesday, Vodafone Group agreed to buy a stake in Japan Telecom, paying \$2...

...Amvescap, a London-based money manager operated from Atlanta, has agreed to buy National Australia **Bank** Ltd.'s County Investment Management for the equivalent of \$60.2 million. County Investment Management...

... will buy Executive Monetary Management, which manages \$1.8 billion in assets, for an undisclosed **price**. Dr Pepper/Seven Up: The Cadbury Schweppes unit agreed to acquire Slush Puppie for \$16...

...a Cincinnati company that makes frozen, noncarbonated beverages. It also provides frozen slush-making equipment, **point -of- sale** materials and support services. ECONOMY: Fed rejected 'neutral' rate bias on Nov. 15 Washington --- Federal...

... approves new rules on community lending Washington --- The Federal Reserve Board approved new rules requiring **banks** and community groups to disclose any agreements involving the federal Community Reinvestment Act, which was...

... low-income neighborhoods. The rules apply if a community group makes an agreement with a **bank** to receive ...Washington --- The International Monetary Fund formally approved a new financing package for Turkey that will **deliver** more than \$10 billion to the government as it struggles to cope with a liquidity...

... growth and to "ultimately create more value for all shareholders," according to a statement. Albany **bank** approves stock split, dividend > Community Capital Bancshares of Albany said its board approved a 10...to the government for failing to provide adequate connections with competitors. It is the largest **amount** of payments ever made by a Baby Bell company to the government, according to the...

... Washington --- Federal regulators proposed a \$640,000 fine against AT&T for allegedly switching consumers' **long - distance** service without their permission. The Federal Communications Commission said it had received more than 1,000 complaints against the company, the nation's largest **long - distance** carrier, in a span of nine months alleging the illegal practice known as "'slamming.'" AT...

16/3,K/5 (Item 3 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2006 Atlanta Newspapers. All rts. reserv.

10642069

THE GEORGIA 100: GEORGIA'S 100 TOP-PERFORMING COMPANIES

Atlanta Journal-CONSTITUTION (AJ-CONSTITUTION) - Sunday, May 21, 2000

By: Staff

Edition: Home Section: Business Page: P3

Document Type: Special Report

Word Count: 2,408

CAPTION:

... EQUITY / INCREASE IN REVENUE / CHANGE IN PROFIT MARGIN / RETURN ON INVESTMENT

1 Powertel / PTEL / West **Point** / Cellular **phone services** / 21 /

\$283.4 / 1,276.92% / 61.55% / 70.97% / 640.09%

2 Georgia-Pacific...

...434.0 / 22.01% / 27.18% / 13.02% / 68.98%

9 Radiant Systems / RADS / Alpharetta / **Point -of- sale** retail equipment / 47.6 / \$129.7 / 9.81% / 56.35% / 243.35% / 444.92%

10...

...1 / 37.62% / -32.91% / 304.69% / 179.41%

13 InterCept Group / ICPT / Norcross / Fund **transfer** software / 51.5 / \$47.2 / 14.77% / 63.39% / 23.09% / 309.48%

14 John...

...1 / 21.82% / 1.29% / 36.41% / 75.00%

23 CheckFree Holdings / CKFR / Norcross / Funds **transfer** equipment / 63 / \$250.1 / 5.64% / 6.96% / 364.03% / 347.06%

24 PolyVision / PLI...

...14.52% / 15.20% / 3.45% / 22.48%

32 United Parcel Service / UPS / Atlanta / Package **delivery** services / 68.75 / \$27,052.0 / 8.99% / 9.13% / -53.53% / 899.29%

33...

...784.9 / 18.87% / 20.93% / 196.32% / -29.74%

39 Numerex / NMRX / Atlanta / Wired, **wireless** equipment / 75.6 / \$33.7 / -5.19% / 33.71% / 89.21% / 340.00%

40 Immucor...

...65 / \$19,805.0 / 27.14% / 5.27% / -34.64% / -12.17%

46 First Sterling **Banks** / FSLB / Kennesaw / **Bank** holding company / 80.75 / \$27.1 / 14.69% / 17.54% / -1.21% / 17.55%

47 05 / \$1,772.7 / 74.17% / 9.36% / 2.05% / -30.27%

49 Georgia **Bank** Financial / GBFP / Augusta / **Bank** holding company / 82.3 / \$29.3 / 13.58% / 16.61% / 16.76% / 4.55%

50...

...processor / 83.05 / \$352.0 / 33.52% / 2.06% / 699.16% / -41.24%

54 SunTrust **Banks** / STI / Atlanta / Regional **bank** holding company / 83.1 / \$7,620.2 / 14.22% / 3.09% / 12.28% / -8.17...

...manufacturer / 83.35 / \$3,083.3 / 24.12% / 12.34% / 21.44% / -37.30%

58 **Total** System Services / TSS / Columbus / Credit, **bank** card processor / 83.8 / \$533.9 / 22.69% / 34.76% / -7.17% / -30.42%

59...

...262.6 / 21.13% / 35.28% / 52.05% / -52.42%

63 CNB Holdings / CHGD / Atlanta / **Bank** holding company / 86.25 / \$2.9 / -0.84% / 287.09% / 96.56% / 16.92%

64...

...189.43% / -38.93% / -259.09% / 212.61%

64 NetBank / NTBK / Alpharetta / Full-service / Internet **bank** / 86.35 / \$56.4 / 2.20% / 200.63% / -77.29% / 101.82%

64 GB&T Bancshares / GBTB / Gainesville / **Bank** holding company / 86.35 / \$19.9 / 14.24% / 17.61% / 15.45% / -5.71%

67 S1 Corp. / SONE / Atlanta / **Bank** / Internet security software / 86.85 / \$92.9 / -24.82% / 284.16% / -5.70% / 412.30...

...585.0 / 13.43% / 1.60% / 28.55% / -15.01%

74 Eagle Bancshares / EBSI / Tucker / **Bank** holding company / 89.8 /

\$116.2 / 13.67% / 31.70% / 7.65% / -18.89%
75...

...15.5 / 8.50% / 15.73% / 40.04% / 11.27%
76 Colony Bankcorp / CBAN / Fitzgerald / **Bank** holding company / 91.35 /
\$36.4 / 12.28% / 9.21% / -0.63% / 8.19%
77...

...32.3 / 7.77% / 10.73% / 22.00% / 17.11%
78 ABC Bancorp / ABCB / Moultrie / **Bank** holding company / 92.45 / \$67.7
/ 12.11% / -2.66% / 33.09% / 4.34%
79...

...19.74% / -8.40% / 44.90% / 1,000.00%
84 World Access / WAXS / Atlanta / Wholesale **long - distance** service /
96.3 / \$501.1 / -4.31% / 4,545.23% / 89.27% / -9.94%
85...

...4 / 8.90% / 19.00% / 30.75% / -26.40%
91 First Cherokee Bancshares / FCKE / Woodstock / **Bank** holding company /
98.4 / \$12.6 / 11.68% / 13.12% / 5.04% / -6.72%
92...

...172.6 / -70.20% / 14.85% / 532.68% / 21.88%
93 Crescent Banking / CSNT / Jasper / **Bank** holding company / 98.9 /
\$29.7 / 10.11% / 5.45% / -58.16% / 41.82%
93 DeltaCom / ITCD / West Point / **Long - distance** phone services /
100.75 / \$244.8 / -32.69% / 42.49% / -48.95% / 81.15%
98...

...85.4 / 10.98% / 6.91% / 3.92% / -13.29
99 Savannah Bancorp / SAVB / Savannah / **Bank** holding company / 103.2 /
\$23.0 / 14.22% / 7.04% / 25.69% / -22.59%
Source...

16/3,K/6 (Item 1 from file: 756)
DIALOG(R)File 756:Daily/Sunday Telegraph
(c) 2006 Telegraph Group. All rts. reserv.

00004544 773501410 (USE FORMAT 7 FOR FULLTEXT)
Tough time for Allied Domecq
Sunday Telegraph, p11
Sunday, October 8, 2000
JOURNAL CODE: ST LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSPAPER SECTION HEADING: City; Market Miscellany
WORD COUNT: 1,120

TEXT:

...of Diageo in the bidding process will
ensure that Allied has to pay a top **price** as well as saddle itself with a
mountain of debt. Competition regulators have yet to...

...company which has demonstrated that its
business model can be profitable. At Friday's closing **price** of 67p the
market
believes the business is worth just over pounds 130m. Yet based...

...have bottomed out. Buy for recovery. TESCO is preparing to spend pounds
55m

cutting the **prices** of more than 1,000 products in its stores over the coming year. The move, timed to coincide with Stephen Byers' ruling on the 18-month inquiry into UK food **prices**, is intended to convince shoppers of Tesco's continuing commitment to value. The supermarket group...

...the year to February 2001, against pounds 933m last time, putting the shares on a **forward** p/e of 20. The broker has set a medium-term target **price** of 300p to 400p. At 246.25p the shares are good value. Buy. TRADERS got...

...in Bell Group, which floated at 120p in 1999, hit 447p before a profits warning **sent** them tumbling. However, brokers detected the first signs of recovery in September's interim results ...

...term buy. TAKE a look at Applied Optical Technologies, the maker of security holograms for **bank** notes, which saw its shares plummet by 54 per cent to 117p in August following...

...it would have to upgrade its manufacturing process for metallic strips and patches for euro **bank** notes. The loss of a number of euro contracts and delays in other security contracts...

...the company from venture capitalists, although potential bidders are believed to be waiting for the **price** to slide further before launching a bid. This is unlikely to be our best tip...

...Wonder went private at 13.4 times earnings, valuing Snackhouse at 129p. PROJECT Telecom, the **mobile telephone** operator which made its stockmarket debut last month looks interesting. The company, which provides mobile...

...the corporate and retail markets. But Project Telecom is now also expanding into "managed services"

- **delivering** branded **wireless** telecoms services to customers on behalf of other

companies such as Ericsson and Siemens - which...the shares have a way to go. QUADRANET (11p) is a leading restaurant reservations and **EPOS** systems business. It was developed by BGR

Group which has been responsible for concepts such as Fish! and **Bank** restaurants and demerged from BGR in April. On Friday an institutional shareholder appeared to dump its shares at 5p when the market **price** was 15p - causing the shares to fall 36 per cent. This is an unusual technical...

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0055466

Technology Terms

American Banker - September 8, 1986; Pg. 29; Vol. 151, No. 175

TEXT:

...alphageometric: A videotex display technique that produces smoother and more elaborate graphics than alphamosaic. Geometric **instructions** are **transmitted** to the terminal or computer.

alphamosaic: A videotex display technique which divides the screen into...

...unrecognizable to many.

asynchronous: not synchronous. The most common data transmission method for small computers. **Sender** and receiver need not be synchronized.

ATM: automated teller machine.

audio response unit: A computerized...

...or computer on one side and a host computer on the other, with telephone tones **sent** up the system and voice **sent** back. See videotex and teletext.

automated teller machine: A computer terminal to dispense cash, accept deposits and loan payments, and enable a **bank** customer to order **transfers** among accounts and make account inquiries. ATM.

Automatic Data Processing: Computer service bureau firm, specializing...

...language of most microcomputers. Some say it is an acronym for Basic All-Purpose Symbolic **Instruction** Code, others say for Beginner's All-Purpose Symbolic **Instruction** Code.

basic disk operating system: BDOS. See disk operating system.

batch: A collection of jobs...

...compact disk interactive - is a related technology combining sound, animation, and data.

cellular radio: A **mobile phone** technology which divides a service area into a grid of smaller geographic units, each served by a low-range **transmitter** /receiver. As the **mobile phone** moves out of one cell, computer

controlled equipment "hands off" a call to an adjoining...

...and processes information. CPU.

Microprocessor.

chip: A piece of silicon etched with electronic circuits.

CHAPS: **Clearing House** Automated Payments System, a British entity.

CHIPS: **Clearing House** Interbank Payments System.

CIF: Customer information file.

circuit board: See board.

Clearing House Interbank Payments System: A **bank** -owned wholesale wire-**transfer** network for **banks** in New York. The majority of world-trade

...transactions denominated in dollars flow over the mechanism, which is operated by the New York **Clearing House** . CHIPS.

CMO: complementary marketing organization.

COBOL: Common Business Oriented Language. A computer language, originated by...

... integrated banking software system, in which information about a customer and his relationships with the **bank** are automatically updated as entries are made elsewhere in the system. CIF.

cyberphobia: An intense...

...to the particular, as opposed to induction. Used in artificial intelligence.

default settings: The standing **instructions** to configure a computer at log-on, establishing baud rate, lines per screen, characters per...

...based in Princeton, N.J., and owned by Dow Jones & Co. Inc., New York.

download: **Transmit** a file or program from a mainframe computer to a terminal or satellite computer. Opposite...

...terminal: A terminal with no processing capability, unlike an intelligent terminal.

duplex: The mode of **transmitting** data through a modem. Full duplex allows it to be **sent** and received simultaneously. Half duplex allows it to go in only one direction at a time.

EFT: electronic funds **transfer**.

EPROM: erasable programmable read-only memory. EEPROM is electronically erasable programmable read-only memory.

electronic funds **transfer**: A paperless **transfer** initiated from a terminal, computer, telephone instrument, or magnetic tape. EFT.

electronic mail: A service allowing a computer user to **send** messages instantaneously to another user's directory or "mailbox." It is a feature of such...

...Scrambling. Encoding. It often is done automatically in the terminal or computer before data is **transmitted**.

ET1: A standard benchmark test of the debit/credit transactions per second that a financial... called redundant or non-stop hardware or components.

fiber optics: A transmission technology using modulated **infrared** light **sent** through a glass fiber the thickness of a human hair. A cable with 44 fibers...

...of an inch. Each fiber can carry about 2,000 telephone circuits when light is **transmitted** at 405 million bits per second.

file: A set of data or records maintained in...

...printer: A computer printer using laser beams to form images on a drum which then **transfers** sensitized xerographic ink to paper.

LIPS: Logical inferences per second.

LISP: A programming language favored...

...by Apple Computer Inc. Not "McIntosh," a variety of red apple.

machine language: Binary code **instructions** to a computer.

macro: When used alone and not as a prefix, a string of...

...allows managers to extract the information they need to carry out their duties from a **bank** 's mainframe computers. MIS. megabyte: About a million ...controlling a computer. minicomputer: A midsize computer, falling between a mainframe and a microcomputer in **cost**, memory, speed, and size. microwave: A short electromagnetic wave used in the super high frequency radfio spectrum. MIPS: Millions of **instructions** per second. MIS: management information system. modem: The device which enables computers to communicate over...

...s sound signals, and vice versa. See direct connect modem and acoustic coupler. mouse: A **hand held device** the user slides around on a desktop to move the cursor on a computer screen...

...into alternately spaced packets of up to 256 characters to use communication lines more efficiently. **Sent** over various paths, the packets are reassembled into messages at the destination. parallel: The arrangement of **transmitted** data so that all bits in a byte travel together along parallel electronic paths. In...

...peripherals capable of working together by plugging into each other without special hardware or software. **point -of- sale**: An adjectival term referring to the electronic capture of sale and associated data where a purchase takes place. **POS** . port: A connection through which signals flow into and out of a computer.

POS : point -of- sale . Prestel: A protocol developed by the British Post Office for its videotex system. It uses alphamosaic configuration. Prolog: A programming language. program: The ready-made **instructions** to guide a computer through a task. A set of programs is the computer's...

...communicating data and graphics. It enables digital signals to represent letters, numbers, designs and colors. **Sender** and receiver must use the same protocol to be compatible. PTT: The acronym for Post..., and each is accessible instantly. Synonmous term: boundaryless software.

response time: The interval between an **instruction** or question to a computer and the answer. RS-232: A standard interface to connect one computer to another directly or via a modem. It defines voltages and signals to **transmit** data short distances over cables. serial: The arrangement of **transmitted** data so that all bits in a byte travel one bit at a time in...

...and is served by one large memory. Opposite of parallel processing. serial: The arrangement of **transmitted** data so that each bit in a byte follows the preceding bit in a single... ...single density, describing a disk. site license: A license by a software vendor, allowing a **bank** or other bulk purchaser to make a specified number of copies of a program diskette...

...Financial

Telecommunication. (No "s" in Telecommunication.) A communications mechanism owned by more than 1,000 **banks** around the world and used to **transmit funds-transfer instructions** and administrative messages.

synchronous: A data transmission method where **sending** and receiving modems are synchronized by an internal clock. Used in high-speed data transmission...

...terminals. The word also is used

often to mean the teletypewriter itself and the message **sent** over the system. Lower case. See TWX.

Telidon: A protocol developed by the Canadian Department...

16/3,K/8 (Item 2 from file: 625)
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0051992

Keep Tabs on Technology Terms

American Banker - May 12, 1986; Pg. 54; Vol. 151, No. 93

TEXT:

...alphageometric: A videotex display technique that produces smoother and more elaborate graphics than alphamosaic. Geometric **instructions** are **transmitted** to the terminal or computer.

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...are not printable.

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among accounts and make account inquiries. ATM.

Automatic Data Processing: computer service bureau firm, specializing...

...language of most microcomputers. Some say it is an acronym for Basic All-Purpose Symbolic **Instruction** Code, others say for Beginner's All-Purpose Symbolic **Instruction** Code.

basic disk operating system: BDOS. See disk operating system.

batch: A collection of jobs...

...CD-ROM disks: laser disks that hold billions of bytes of data.

cellular radio: A **mobile phone** technology which divides a service area

into a grid of smaller geographic units, each served by a low-range **transmitter** /receiver. As the **mobile phone** moves out of one cell, computer

controlled equipment hands off a call to an adjoining...

...and processes information. CPU. Microprocessor.

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circuit board: See board.

Clearing House Interbank Payments System: A **bank** -owned wholesale wire

transfer network for **banks** in New York. The majority of world-trade transactions denominated in dollars flow over the mechanism, which is operated

by the New York **Clearing House** . CHIPS.

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even parity: See parity.

expansion board: A circuit board that can be added to a...

...called redundant or non-stop hardware or components.

fiber optics: A transmission technology using modulated **infrared** light

sent through a glass fiber the thickness of a human hair. A cable with 44 fibers...

...of an inch. Each fiber can carry about 2,000

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a drum which then **transfers** sensitized xerographic ink to paper.

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...by Apple computer Inc.

Not "McIntosh," a variety of red apple.

machine language: Binary code **instructions** to a computer.

macro: When used alone and not as a prefix, a string of...

...allows managers to extract the information they need to

carry out their duties from a **bank** 's mainframe computers. MIS.

megabyte: About a million bytes. Precisely 1,048 kilobytes.

menu: A...

...controlling a computer.

minicomputer: A midsize computer, falling between a mainframe and a microcomputer in **cost**, memory, speed, and size.

microwave: A short electromagnetic wave used in the super high frequency radfio spectrum.

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versa. See direct connect modem and acoustic coupler.

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by plugging into each other without special hardware or software.

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...and each is accessible instantly. Synonomous term: boundaryless software.

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...Financial Telecommunication.

(No "s" in Telecommunication.) A communications mechanism owned by more than

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synchronous: A data transmission method where **sending** and receiving modems are synchronized by an internal clock. Used in high-speed data transmission...

...terminals. The word also is used often to mean the teletypewriter itself and the message **sent** over the system.

Lower case. See TWX.

Telidon: A protocol developed by the Canadian Department...

...turnkey system: A system put together by a vendor from a number of components and **delivered** in a form so the customer need only turn the key to make it work...

...disc drives.

uplink: Transmission of data from a ground station up to a satellite.

upload: **Transmit** a program or file from a satellite terminal or computer to a mainframe computer. Opposite...

16/3,K/9 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00286562 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks issue DigiCash wallets

Anonymous

Bank Systems & Technology, v33, n5, p10, May 1996 DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00208

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to-consumer transmission of cash, acting as an intermediary between two smart cards via an **infrared** link. But unlike rival product Mondex,

says Chaum, each piece of digital cash is stamped with the **banks** digital signature, ensuring onetime-only use. For the trial, **cash registers** and **POS** terminals at the Commission will have smart card readers with **infrared** windows, supplied by both DigiCash and France's Ingenico. Electronic cash in a vending machine is **transferred** via **portable** data **terminal** to a Windows NT server, acting as the site service host, and from there goes on to be cleared at the **bank** 's on-site dedicated central database. The leatherbound wallets, with numeric keyboard and bitmap graphic display, **cost** \$100 to manufacturer.

16/3,K/10 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04585839

MERGERS, ACQUISITIONS ABOUND IN 2001

EFT Report

December 12, 2001 VOL: 24 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 607 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...the industry, Paris-based Ingenico S.A. in August completed its acquisition of North American **POS** manufacturer IVI Checkmate Corp. [CMIV]. The deal came in the wake of an offer in...

...3 million or \$3.30 per share, representing a 65 percent premium over the closing **price** of IVI Checkmate's common stock on April 5.

"When you look at it, the...

...Mike English, director, marketing communications, IVI Checkmate. "We have an agreement with American Express on

short - range wireless EFT terminals . We have been selling their **long - range**

Mobitex terminals up there. They have released a very competitively priced desktop terminal to the...

...as well and from that standpoint, we will leverage their product expertise in electronic funds **transfer / point of sale**

terminals and we'll also leverage the R&D that they have in terms of hardware...by Quicken Bill Manager name.

The company also will provide consumers with a service that **delivers** all of their bills electronically through Quicken Bill Manager by combining available electronic bills and paper bills through scanning services and will market its "front end" capability to **banks** and other **financial institutions** or through the company's strategic on-line banking software partners.

...

16/3,K/11 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04579388

MASTERCARD UNVEILS TWO INTERNET PAYMENT SECURITY INITIATIVES

Card News

May 30, 2001 VOL: 16 ISSUE: 10 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1578

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...CardTech/SecureTech is an outstanding forum for addressing, as an audience, both MasterCard members and **financial institutions**, as well as the technology vendor community," Bruce Rutherford, vice president, global e-business, MasterCard...

...made on-line, all parties to the transaction - including the cardholder, the merchant, the acquiring **bank** and the issuer

- could have confidence in that transaction. "The cardholder has been authenticated by...and pseudo-account numbers. It also is able accommodate payment

transactions conducted via smart cards, **PDAs**, cell phones and other **wireless**

devices. Merchants receive the equivalent of a cardholder signature, which gives them the assurance that the...

...be supportive of mobile commerce as well. Our intent is to have this available for **wireless** transactions as well.

Initially, however, SPA will be PC-based. Under this scenario, a consumer...

...and when they wish to make an Internet purchase, they will move through the normal **checkout** process. "When it comes time to provide their payment details - their MasterCard credit card information...

...binds a consumer and their card number to a particular merchant for a particular transaction **amount**," he said. "At that point, all the merchant needs to do once they've collected...

...of their authorization request. The acquirer will include that in the authorization message that's

sent out to the issuer."

MasterCard plans to incorporate SPA into existing issuer security solutions and...working with MasterCard and providing our technical expertise to help make it happen. We look **forward** to jointly deploying SPA through our Controlled Payment Number technology and

creating the ultimate secure...

...malicious hackers.

To accomplish this, MasterCard is aligning with Marsh, Predictive Systems, and Ubizen to **deliver** MasterCard Site Data Protection Service (SDP) - a multi-tiered set of global e-commerce/financial security services designed to help protect the websites of its member **financial institutions** and online merchants. SDP is expected to be available globally to MasterCard members by the...

...security improvements. The solution addresses the security issues that on-line merchants and their acquiring **banks** face in the virtual world, and concerns arising from these issues, such as Internet fraud/chargebacks, damage to brand image, consumer concerns about safety and privacy, **cost** of replacing stolen account numbers and more.

MasterCard plans to **deliver** SDP directly to its acquiring members, who in turn will offer the services to merchants...

16/3,K/12 (Item 3 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04578549

STORED VALUE MODULE OFFERED TO MOBILE OPERATORS

EFT Report

May 2, 2001 VOL: 24 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 300

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Belmont, Calif.-based iPIN, an e- **Payment** technology **provider**, April 30 announced the launch of its Stored Value Module for M-Commerce. The enhanced...

...mobile operators to offer their subscribers prepaid accounts to purchase goods anytime, anywhere within the **wireless** merchant community. The iPIN Stored Value Module integrates seamlessly with operators while allowing their billing systems to remain untouched. Utilizing this new payment option, operators can now **deliver** a **cost** -efficient payment platform with a faster time to market. The prepaid option allows mobile subscribers...

...Should users have insufficient funds, they will be prompted to reload their accounts at the **point** of **sale** in order to complete the

transaction.

The subscribers' stored value accounts can be accessed via...

...The iPIN Stored Value Module for M-Commerce allows operators to bill and monetize the **delivery** of value added services such as content or event charging, or location-based information. Operators...

...Commerce revenue streams by earning a transaction fee each time a subscriber buys using their **mobile phone** or other **wireless device**. Also, through offering the consumer additional value added services, operators have an opportunity to enhance...

...iPIN's e-Wallet. Subscribers are presented with the iPIN stored value account at the **point of purchase** along with any other account a subscriber has access to such as a debit card...

16/3,K/13 (Item 4 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04578162

XML Called Industry Language of Future

Editorial Staff

Mutual Fund Market News

April 23,2001 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1476

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...well as how you might want to describe what it looks like.

MFNM: How are **financial institutions**, and more specifically fund companies, using XML?

Cwenar: There are three converging events that I...

...DTCC all coming out and saying, We're squarely behind this and our efforts going **forward** will involve a lot of XML activity.'

If you move to what's going on in the industry, there is an amazing **amount** of effort with regard to standards. And the thing that I think that really makes...touting that [they] share [their] content in XML, or that [they're] using XML to **deliver** content to [their] web, or that maybe [they're] using XML as a development standard...

...submit their 10Q filings to EDGAR via an XML standard format. There is an amazing **amount** of interest, an amazing **amount** of talk, a lot of developers are learning XML now. I think you're going...

...It could be on a browser on their desktop, it could be on a WAP [**wireless** application protocol] enabled **cell phone**, or it could be on their **PDA** [**personal digital assistant**] that they're carrying. The power of XML is that if I describe the content once, through style sheets I can then **deliver** it to almost any number of devices I want given the display characters. And that...

...that's where you're going to see the groundswell of activity, is exactly that **point** of making **transactions** more efficient. The effort that ISO is doing with 15022 XML that's an industry...

16/3,K/14 (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04577550

ACI UNVEILS E-SERIES INITIATIVE

Card News

April 4, 2001 VOL: 16 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 769

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...for secure commerce in the virtual world. The scope of E-series solutions will help **financial institutions** retailers, telecommunications companies and processors manage e-commerce using a variety of new **delivery** channels including e-mail and mobile phones. ACI, which has long been a provider of...

...allow payments to occur more securely across more open networks, such as the Internet and **wireless** networks. "On separate, small initiatives we have [we've worked] to develop, partner or acquire...

...Mix and Match Product Menu

E-series products and services are designed for the following **delivery** channels, and can be mixed and matched according to customer needs:
Electronic statement **delivery** and bill payment. ACI's M-Bill and M-Statement products enable businesses to **deliver** digitally signed, secure documents directly to consumers' desktops using standard e-mail--the **delivery** method expected to drive the highest adoption rates. The products also support electronic document **delivery** via the Web and **mobile devices**. M-Bill includes a payment manager that formats transactions when consumers press "pay biller," **sending instructions** to direct-debit or card-based payment networks. Secure Internet Payments. ACI's e24 software...secure interaction with merchant Web sites. Wallets can be issuer-branded and displayed on PCs, **PDA's**, phones and other devices. Also included are solutions that format and securely route payment transactions...

...linked to ACI's robust payment engines for transaction processing. ACI solutions enable consumers to **send** and receive messages between their

bank and
mobile phone, recharge prepaid phone accounts at ATMs, and use mobile phones to authenticate consumers and complete purchase transactions at the **point of sale**.

Smart Card Services. ACI provides a variety of solutions to help customers use smart cards...

...experience

includes several large-scale deployments, particularly in Europe.

"The intent of the initiative going **forward** is that you'll see new things coming out from us with regard to new...

16/3,K/15 (Item 6 from file: 267)

DIALOG(R)File.267:Finance & Banking Newsletters

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04574221

PURCHASING CARDS MOVE FRONT AND CENTER

Corporate EFT Report

December 20, 2000 VOL: 20 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 2038

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...lead to the development of products and services that offer companies alternatives to the automated **clearing house** (**ACH**) for business-to-business E-commerce payments between trading partners.

The new division began by...

...that you must provide to them. The value-add that Visa can provide is the

delivery of and the reconciliation of invoice data with payment data."

The next step, and one...

...that occur with preferred suppliers. Today, many of these E-commerce purchases are settled via **ACH** payments; some use electronic data interchange (EDI) or Internet-based applications to route **remittance** data between trading partners.

One characteristic that sets apart the preferred supplier market from

those...purchasing card, but

one of the things we're looking at is enabling members to **price** this product

competitively for the fact that it gives a preferred supplier relationship."

To many...

...key players in the B2B E-

commerce space. "What's happening is, first of all, **banks** are trying to figure

out how can they participate in this electronic commerce revolution," says

...

...small
piece of the whole chain of events that has to take place for the **transfer**
of
value. **Banks** play a role toward the end. At the same time, **banks** ,
knowing that
they have a large IT infrastructure, they're trying to figure out how
accommodate that
flexibility and DirectExchange **delivers** that in the network. The other
thing
that is vitally important is you have to...

...as for businesses. Because we're not going to be
able to authenticate with a **cellular phone** at the **point** of **sale** the
way we do
with the mag stripe on the back of the credit card...

...greater flexibility in managing
travel and other expenses, MasterCard International last March teamed with
AmSouth **Bank** and fleet card processor Comdata Corporation to launch an
all-in-
one fleet card that...

...Bobbi Dozier, vice president in electronic banking and card services
manager,
Birmingham, Ala.-based AmSouth **Bank** . "Where some companies may have
three
different pieces of plastic for those functions, it combines...

...of plastic and one integrated invoice."
Dubbed the Comchek MasterCard Corporate Fleet Card, the AmSouth
Bank -
issued product can be customized by the fleet program manager, enabling the
fleet manager to...

...functions for the identified vehicle, while driver cards add Cirrus
ATM access, expense reimbursement and **long - distance** telephone service
to the
basic vehicle card functionality. The cards offer consolidated reporting
for
all...age-old problem that exists between buyers and sellers is buyers
don't
want to **send** their money until they get their goods and the sellers don't
want
to **send** their goods until they have their money. A paper-based mechanism
has
been developed called...

...the emerging Internet economy that we are headed for today.
TradeCard provides a secure reliable **cost** -effective and user-friendly
e-commerce
infrastructure facilitating international trade transactions on-line."
The TradeCard...

...with new
partners. Although purchasing cards may one day pose a competitive threat
to
the **ACH** , some consultants believe they may be able to work hand in glove
with
the existingThe **ACH** can encompass it of course to be the

medium for shifting value. The thing that...

...the purchase is made and the payment is to be made in the future. The **ACH** ability to warehouse transactions and so forth might be an attractive feature -- almost like the...

16/3,K/16 (Item 7 from file: 267)
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04574004

Special Report: Cashing In On The New Mobile Commerce Paradigm
Card News
December 13, 2000 VOL: 15 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1399 RECORD TYPE: FULLTEXT

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TEXT:

Advances in **Wireless** Technology Redefine Roles For **Banks** , Vendors

Advances in **wireless** technology and coverage and an increasingly mobile consumer base are driving a revolution in the financial services marketplace, one that is redefining the **point of sale** and presenting a broad array of challenges and opportunities to card issuers, processors, merchants and vendors.

At the core of this revolution is the dramatic growth in **wireless** data usage, which in turn is driving the sales of **mobile** computing devices . The Scottsdale, Ariz.-based research firm Cahners In-Stat last week observed that new palmtop and handheld PCs will make **wireless** Internet access a more commonplace phenomenon. The group predicted that this added versatility, coupled with affordable **prices** , will prompt **mobile** computing devices to skyrocket going forward .

" **Wireless** data communications is the key feature driving this explosive market," says Robyn Bergeron, In-Stat...

...Infrastructure Analyst. "Internet connectivity, coupled with audio applications such as MP3 capability, will push the **mobile** computing device market to record shipment levels."

In-Stat forecasts that palmtops will be the most popular...

...as Handspring and Windows CE palmtops make gains.

In-Stat also found that: the worldwide **mobile** computing device

market in 2000 will grow 36 percent from 1999; by 2004, more than 51 percent of **mobile** computing **devices** shipped will be **wireless** -enabled; and integrated phone modules, to provide voice capabilities to **mobile** computing **devices**, will also be a force of change in the market.

VeriFone Teams With Palm, Launches...

...division of Hewlett Packard Co. which in recent week has announced an expansion of its **wireless** payments strategy. The company recently announced it has inked a non-binding memorandum of understanding enabled VeriFone **POS** terminal."

"We've obviously been involved in this all along and we sat back earlier...

...In the short term, the two companies intend to work together to permit the secure **transfer** of financial and payment information from a Palm handheld to a VeriFone **point of sale** (**POS**) payment **terminal** using **infrared** technology, and then onto existing **financial institutions** ' payment networks. In addition, Palm and VeriFone intend to enable Palm handhelds to access third...

...running the Palm mobile payment application will be infra red-enabled to make the merchant **point of sale** a Palm interaction and synchronization point.

Deal Complements Payment Roaming Initiative

The Palm announcement was...

...initiative, which aims to enable secure, mobile commerce through various network institutions regardless of the **mobile device** or payment appliance used.

"The two announcements are separate, but they weave together," said Michelle Graff, manager **delivery** marketing, VeriFone. "Payment roaming is really a vision of where we see mobile commerce and transactions taking place, moving from what has been a **point of sale** typically a physical **point of sale**. We saw that move to become an Internet **point of sale** and now we've got this new world of interaction with the **wireless** Internet. We're really looking at payments and commerce transitioning from a **point of sale** to a point of interaction. When we look at that we look at the previous three worlds -- the physical **point of sale**, the Internet **point of sale** and **wireless** -- coming down to one point of interaction. The off-ramps are really the merchants, e...

...kiosks or vending machines."

VeriFone officials say Payment Roaming will ultimately allow anyone

using
any **mobile device** with Internet connectivity, such as a **mobile phone**
, vending
machine, set top box, or handheld computer like an HP Jornada or Palm
handheld...s the traditional type of payment terminal at a store,
whether they're using a **PDA** such as Palm, whether they're using their
cell phone
or their set-top box, the interaction with the consumer is with virtually
any
type...

...to come together with bringing together the card
associations, the terminal manufacturers, the network and **payment**
providers and
the appliance manufacturers."

Payment Roaming will be supported by an interconnected community
including network operators and carriers, Internet service providers,
device
manufacturers, card associations, **financial institutions**, and VeriFone.
Each
community member will handle a transaction and then **send** it along to
other
members-using advanced security protocols to ensure that payments are
processed...

16/3,K/17 (Item 8 from file: 267)
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04570923

AMERICAN EXPRESS DEBUTS ONE-TIME USE CARD NUMBERS TO CUT ON-LINE FRAUD
Card News
September 20, 2000 VOL: 15 ISSUE: 19 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1900 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...unique number
for each online purchase. Private Payments enables customers to purchase
on-
line without **transmitting** their actual card account number over the
Internet and
will be available free within the...

...Private Payments is a random unique number designed for a single
purchase, so
rather than **send** your actual card account information over the Internet
you use
the private payments number instead...

...to the Private Payments number.

Unlike a typical credit card transaction over the Internet that
transfers
the credit card number and expiration date to the merchant's server,
Private
Payments randomly creates a unique number with expiration date. The
cardmember

transfers this information into the merchant order form to complete the purchase. The cardmember's actual card account number is not **sent** over the Internet, thus keeping this information secure. The item purchased is charged to the...

...Private

Payments window will automatically pop up for you when you're on the merchant

check out page," explains Faust. "It would prompt you for your user ID and password. It will...purchase and to expire after the merchant authorization process is completed. "You're not actually **sending** your card account information to the merchant, you're **sending** the Private Payments number instead," Faust says. "In addition, the Private Payments number is designed..."

...protects cardmembers as they're shopping on-line. It helps reduce fraud and lower the **cost** associated with fraud for our merchants. So it's really a win-win for both...

...it has made a minority investment in Privada Inc., a digital privacy infrastructure provider, to **deliver** a second product that will enable customers to choose how much of their information is...

...recent events. A day after the American Express announcement, officials at Western Union, a money **transfer** unit of First Data Corp., discovered that one of their person-to-person payments Web...

...and debit card numbers and related information of customers who had used the site to **transfer** funds. No fraudulent use of any of the card numbers had been reported at our...been compromised we're requesting that they cancel their card. We're also alerting the **banks** and the associations. We've taken a lot of precautions and also we shut down...

...The MoneyZap service is available today and allows consumers to log onto the site and **send** money over the Internet. This fall, the MoneyZap service will enable consumers to e-mail money via any Internet-enabled **wireless device**, starting with mobile phones. Other plans for the fall include a stored-value program, which can be used as a payment and receipt option for faster money **transfer**. Initiative May Boost Consumer Confidence in EC.

The end result of approaches like the American...

16/3,K/18 (Item 9 from file: 267)
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04569762

IVI CHECKMATE REVENUE DROPS 13 PERCENTIN SECOND QUARTER

EFT Report

August 9, 2000 VOL: 23 ISSUE: 16 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1511

RECORD TYPE: FULLTEXT

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TEXT:

...role as a hardware provider to pursue a broader array
of market opportunities at the **point of service**, attributed the decline
in
quarter-to-quarter revenue to component supply issues, a transition to...

...fruit of changing
market dynamics and last year's technology challenges with its eN-Touch
POS
terminals, which had experienced screen failures in certain environments.
The
company's four-part strategy...

...from a hardware terminal provider
to a provider of payment products and services at the **point of sale** ;
effectively
leveraging the company's large customer relationships to expand into new
markets; expanding the...than normal revenue during
the second quarter of 1999, as a result of a large **point -of- sale**
terminal
rollout by **Bank** of America, IVI Checkmate officials said.

"Revenue in the second quarter of '99 included large terminal
shipments
to BofA for their initial **point of sale** rollout," Thomson explained.
"Orders
continued to this customer at a more level pace in the...

...still reported a
10 percent increase in the year to date revenues for 2000."

Going **forward**, the company anticipates revenues for the second
half of
2000 to be stronger, especially in...

...3 million in sales
during the second quarter. The company also sees the expansion of **long -**
range
wireless sales in the U.S. and availability of a new **short - range**
wireless
terminal which will be announced later in the third quarter as indicators
of
growth in the...

...issues faced by retailers
that are looking to grow their Internet presence -- reduced up-front **cost**
of
software licenses, reduced need for in-house IT resources to implement and
support the software, and reduced **cost** of building and maintaining an IT

infrastructure to support these applications.

Additionally, the ASP initiative...business segment, to the development of hardware solutions utilizing innovative and current technologies such as **wireless** and Internet and the development of various software applications to help retailers generate incremental sales while reducing their transaction **cost**. The path to the execution of our business strategy has been challenging, and it is...

16/3,K/19 (Item 10 from file: 267)
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04569518

VISA TO DEVELOP COMMON PLATFORM FOR B2B, B2C PAYMENTS
Corporate EFT Report
August 2, 2000 VOL: 20 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1958 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Partnership With Sun, Cisco Will **Deliver** IP-Based E-payment Network

In an effort to capture the burgeoning payments opportunity in...

...do it as the marketplace demands it, we have to accommodate that flexibility and DirectExchange **delivers** that in the network. The other thing that is vitally important is you have to...

...as for businesses. Because we're not going to be able to authenticate with a **cellular phone** at the **point of sale** the way we do with the mag stripe on the back of the credit card...

...critical business transactions.

Visa's overall objective with DirectExchange will be to allow its member **banks** to quickly and easily launch new payment technologies that enable u-commerce, including -- mobile commerce...

...of which do the same thing," Thompson says. "The movement of transactions and the payment **instruction** piece is accommodated through the network, the authenticating and switching and such. If you've...

...are going to want to leverage off of that. We believe those others are the **banks** we do business with and we're in business to support." The new network platform...today, embodied in cellular phones and therefore mobile commerce, and chip cards and transponders and **personal digital assistants** and

all those
other things that are being **delivered** right now. What you need to have
one of
those work at **point of sale** -- either physical or virtual -- is an
enhanced
electronic dialog between the device of the merchant and the issuing **bank**
. What
we've really done is brought open the front-end network and we're...

...can do with the message once it
gets into our network.

Moving Beyond the Physical **POS** -- or the PC

The move comes at a time when e-commerce transactions are not...

...grow by leaps and bounds, but to move beyond the realm of the PC to
wireless devices and Internet appliances. "The tag line with Visa --
'everywhere you want to be' -- if we...

...initiatives,
worldwide financial services, Menlo Park, Calif.-based Sun Microsystems
Inc.

"What we see going **forward** is the ability to use a **Palm Pilot**
or
[**personal digital assistant**] **PDA** or Web Phone for cruising the Web.
Once I can
cruise the Web, I can...

...In this case
DirectExchange, is using existing technology -- there's nothing brand new
or
leading **edge** -- but moving the ...routers and switches to their end
points -- and that
would be anywhere from a large **bank** to a smaller **bank** , so you're
migrating from
an IBM Token Ring/SNA environment to an IP/Ethernet...

...single point of secure connectivity between end points, which Visa says
will
give its member **banks** and merchants easier access to existing and
emerging
payment services. DirectExchange will be available to Visa member **banks**
by late
summer.

The new venture, which was the part of Thompson's vision for...

...U.S.A.,
is the next step in the association's effort to help keep **banks** in the e-
commerce/e-payments loop by leveraging Internet technologies and open
standards.

"The...

...and innovate our core
systems and how we do that for the benefit of the **banks** ," Thompson says.
"What
I mean by that is we're providing that infrastructure and we hope -- and we
fully expect based on **banks** we've been working with so far -- that
they're going
to innovate and add and the payment **instruction** pieces accommodated

through the network, the authentication and systems and such, if you've done...

...means is later on this summer our deployment teams will be working with the issuing **banks** and the processors of the issuing **banks** and we'll really be getting after this full force, because we really run a...

...providing us -- we want to get connected. We want to go to our partner member **banks** and provide the advantage to them first so some of these new connectivity organizations need...

...he contends that is just a starting point for the greater, u-commerce opportunity. "Think **forward** a little bit," he says. "Very shortly -- and this is already required in government regulations -- every **cellular phone** in the United States is going to be sold with a [global positioning system] GPS...

...certain that it is you with that phone and we've authenticated you with the **bank** to conduct that transaction against your open to buy," he continues. "We believe it gets ...

16/3,K/20 (Item 11 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04569169

VISA TEAMS WITH SUN, CISCO ON NEW IP-BASED PAYMENT NETWORK
Card News
July 26, 2000 VOL: 15 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1645 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...today, embodied in cellular phones and therefore mobile commerce, and chip cards and transponders and **personal digital assistants** and all those other things that are being **delivered** right now, what you need to have one of those work at **point of sale** -- either physical or virtual -- is an enhanced electronic dialog between the device of the merchant and the issuing **bank**."

"What we've really done," Thompson goes on to say, "is brought open the front...

...a decade before the emergence of Internet and Web-enabled technologies.

Moving Beyond the Physical **POS** -- or the PC

The move comes at a time when e-commerce transactions are not...

...grow by leaps and bounds, but to move beyond the realm of the PC to **wireless devices** and Internet appliances. "The tag line with Visa -- 'everywhere you want to be' -- if we...

...says Jim Bressler, director, strategic initiatives, worldwide financial services, Sun Microsystems. "What we see going **forward** is the ability to use a **Palm Pilot** or [**personal digital assistant**] **PDA** or Web Phone for cruising the Web. Once I can cruise the Web, I can...In this case DirectExchange, is using existing technology -- there's nothing brand new or leading **edge** -- but moving the merchant payment network -- 4,000 transactions a second -- into an environment that...

...routers and switches to their end points -- and that would be anywhere from a large **bank** to a smaller **bank**, so you're migrating from an IBM Token Ring/SNA environment to an IP/Ethernet...

...current transaction volume.

Visa's overall objective with DirectExchange will be to allow its member **banks** to quickly and easily launch new payments technologies that enable u-commerce, such as mobile between end points, which Visa says will give its member **banks** and merchants easier access to existing and emerging payment services. DirectExchange will be available to Visa member **banks** by late summer.

The new venture, which was the part of Thompson's vision for...

...U.S.A., is the next step in the association's effort to help keep **banks** in the e-commerce/e-payments loop by leveraging Internet technologies and open standards.

"The...

...and innovate our core systems and how we do that for the benefit of the **banks**," Thompson says. "What

I mean by that is we're providing that infrastructure and we hope -- and we fully expect based on **banks** we've been working with so far -- that they're going to innovate and add...

...all of which do the same things," says Thompson. Movement of transactions and the payment **instruction** pieces accommodated through the network, the authentication and systems and such, if you've done...

...means is later on this summer our deployment teams will be working with the issuing **banks** and the processors of the issuing **banks** and we'll really be getting after this full force, because we really run a...
...providing us -- we want to get connected. We want to go to our partner member **banks** and provide the advantage

to them first so some of these new connectivity organizations need starting point for the greater, u-commerce opportunity. "Think **forward** a little bit," he says.

"Very shortly -- and this is already required in government regulations -- every

cellular phone in the United States is going to be sold with a [global positioning system] GPS...

...certain that it is you

with that phone and we've authenticated you with the **bank** to conduct that transaction against your open to buy," he continues. "We believe it gets

...

16/3,K/21 (Item 12 from file: 267)

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04566495

BANKS MUST MANAGE NEW RISKS, NEW YORK FED OFFICIAL SAYS

Item Processing Report

May 18, 2000 VOL: 11 ISSUE: 10 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1509

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

At a time when new technologies are rapidly creating new payments system paradigms, **financial institutions** must find ways to take advantage of those innovations while managing the risk they may present, Jamie Stewart, first vice president and chief operating officer of the Federal Reserve **Bank** of New York told the Bankers' Association for Foreign Trade in Boca Raton, Fla. last...

...In this environment, where there is great uncertainty about customer acceptance, industry standards, and the **cost** effectiveness of any particular innovation, many **banks** will invest in multiple technologies," Stewart told the group. "But **banks** have limited financing resources and need to produce a high return on their equity. As a result, **banks** will have to make choices under conditions of unprecedented uncertainty. My sense is that making large investments in technology under these circumstances will be very difficult for many **banks**, but given the importance of payments to many **bank** strategies, it will have to be done and done well."

Slow Conversion From Paper to...

...and the volume continues to grow, despite efforts by the Federal Reserve to promote the **ACH** system, which reduces unit processing costs by about

you, we are struggling to bring a traditional...very pleased with that philosophy."

(Michael Herd, NACHA, 703/561-3924; Jamie Stewart, Federal Reserve Bank of New York, 212/720-5000.)
...

16/3,K/22 (Item 13 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04565434

Look Ma, No Wires! Credit Union Runs Services Through Web Phones
Retail Delivery News
April 26, 2000 VOL: 5 ISSUE: 9 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1276 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Credit **unions** have taken the lead in offering **wireless** banking services to their members. San Diego-based USE **Credit Union**, with 60,000 members and \$425 million in assets, currently is running a service to members that is available over **wireless**, Web-enabled phones.

Richardson, Texas-based Texans **Credit Union**, with 130,000 members and \$1.2 billion in assets, will roll out their service...

...interested in the next level of convenience," says Linda Baughman, president and CEO of USE **Credit Union**.

Baughman says USE started home banking over the Internet in 1996 and that 13 percent...

...service. She says 20 percent of current users were early adopters of Internet banking.

The **credit union** has running bets on the adoption of **wireless** banking, Baughman says. "If 2,000 people adopt **wireless** banking by early 2001, we'll be catching the early adopting crowd that we saw...

...The service, Baughman says, carries no extra service charge to members, although they need a **wireless** and Web-enabled phone and a service plan for it.

In an effort to get...

...service, USE is waiving its \$10 membership fee for new members who sign up for **wireless** Internet banking, and will not assess a service charge for the basic **wireless** Internet banking service for any of its members during the year 2000.

San Diego-based SensCom Solutions is the application service

provider for
USE's **wireless** banking. Although Baughman wouldn't disclose how much they pay
SensCom for the service, she...

...Senscom's first active client, it is
very affordable.

"But even without this discount, the **pricing** model would be very attractive," Baughman says.

The initial features of the **wireless** service include being able to retrieve account balances, review account history, and perform **transfers** between accounts. "We are planning on pushing SensCom to **deliver** more functionality," Baughman says.

The service is not available through a **Palm Pilot**, but Baughman says more people are using the less expensive Web-enabled phones.

On the idea of **credit unions** getting their service to market quicker than larger **banks**, Baughman says, "We didn't do this to beat the **banks**, our members were pushing for this."

"But," she adds, "we are nimble. We're smaller..."

...fingertips of our members to maintain loyalty."

Other Services to Follow Soon

"Our service allows **financial institutions** to give customers free convenience anywhere," says Tom Parham, CTO of SensCom Solutions. "Our service is priced in such a way that a **financial institution** can offer it for ...Senscom is offering their service through pagers and Web-enabled phones, not the more expensive **Palm Pilots**. The pager and phone markets are huge."

Senscom is now working on offering bill pay services and one-to-one marketing, where messages can be **sent** to groups or individual people. "That's fifteen minutes down the road," Parham says.

One concern customers have had is the security involved in **wireless** banking, but, Parham says, "it is as secure as the wired Web. Security is very tight."

Currently, Parham says SensCom is negotiating with a dozen **banks** that range from midsize to "very large," and that they are not all located in the United States.

Credit Union Approached by **Wireless** Vendor

Plano, Texas-based e-business and information technology service provider EDS [EDS] does data processing and home banking for Texans **Credit Union**, says Lori Daniel, vice president of marketing for the Union. Although it had some

This selling point for **wireless** banking is hard for Starita to swallow. She believes the people who use **wireless** banking will either have some idea how much money is in their accounts or will use a credit card, something necessary for having a **cell phone**.

It does not surprise Starita that **credit unions** in technology centers like California and Texas are leading the way with Internet banking. These ...

...concentrations of technology-savvy customers.

But Starita feels that in general, in the United States, **wireless** banking has not become a competitive issue for **banks**.

Outside the United States, the story is different.

"In the United States, it's cheap...

...not necessarily possible because of the infrastructure. If a person can get it there, the **cost** is prohibitive," Starita says. "But by buying a **hand - held device**, they can get around the prohibitive expenses." This is why Starita says **wireless** banking has more chance for growth, and why more **banks** are

pursuing **wireless** banking outside U.S. borders - for now.

(Mark Atchison, Chris Carrington, EDS, 972/797-9895...

16/3,K/23 (Item 14 from file: 267)

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04563858

IVI CHECKMATE TO ENTER WIRELESS PAYMENT MARKET

Card News

March 22, 2000 VOL: 15 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 1651

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Announces Program With GTE **Wireless** and Atomic Software

In an effort to chart a strategic path that will provide it...

...of market opportunities, Toronto-based IVI Checkmate Corp. [CMIV] officially set its sights on the **wireless** payments segment last week with the announcement of a joint program with GTE **Wireless** Solutions and Alpharetta, Ga.-based Atomic Software Inc.

The objective of the program will be to provide portable **wireless** capabilities to retailers and service providers for credit card authorization programs. Specifically, IVI Checkmate will supply Ingenico's Elite 780 RF

terminal with **wireless** CDPD communications for resale through GTE **Wireless** nationwide **Wireless** Retailer program. IVI is the exclusive North American distributor of Ingenico's products; the French...

...that route the retailer's credit card transactions to the appropriate processor for authorization. GTE **Wireless** Services will bundle the Elite 780 RF and Atomic Software with merchant support services, including ...

...simplest form, Checkmate provides the terminal, GTE is the carrier of the transaction over their **wireless** network, we have a backbone connection through frame **relay** to GTE to pick that transaction off of their backbone and route it through frame **relay** back on their backbone to the individual processors," says Tom McCole, president, Atomic Software Inc...

...ID."

In addition to announcing the program, IVI Checkmate kicked off a pilot of the **wireless** transaction processing environment last week with a transportation company in California. Further details on the...

...ahead of us right now in it. They're way ahead in the testing, the **banks** are going to deploy them, and that's why GTE is so anxious to be...

...lot of competition in it," he says.

The Elite 780 RF is a lightweight, portable **long - range** radio frequency-based transaction terminal that can handle credit, secure debit, and electronic benefits **transfer** (EBT) transactions. Mobile and **wireless terminals** using the CDPD **wireless** communications protocol typically can complete these transactions in significantly less time than dial-up transactions over traditional land lines.

Wireless Terminal Market Gains Steam

Last week's IVI Checkmate announcement is the latest in a steady acceleration of activity in the **wireless terminal** space. At the National Retail Federation trade show in January, VeriFone and BellSouth **Wireless** Data unveiled their new Omni 3200M **wireless POS terminal**.

That product, the first fruits of an alliance BellSouth and VeriFone formed in March 1999...

...made available to Nova Information Systems, which has a pilot currently underway with Georgia-based **cell phone** retailer VoicePointe.

Nova Information Systems will be reselling the Omni 3200M and is expected

to...

...direct banking channel and indirect merchant service provider channel within weeks.

The value proposition for **wireless terminals** in general is the flexibility they offer to retailers and the card acceptance opportunities they create for mobile users such as taxi fleets, pizza **delivery** operations and other transportation-related businesses.

"It's been part of our strategic plan along...

...market. It creates a brand new market for us with a brand new product. And

wireless is something really for the future. It will open up a lot of markets."

In general, **wireless terminals** can extend online card transactions to non-traditional **point -of- sale** sites, particularly within the so-called transportable space. "The key issue here is reducing the **cost** to the merchant,"

says Scott Wilkinson, **wireless** debit consultant, Dove Consulting.

"It won't happen initially, but the ability to change the economics of servicing a **POS** site through as needed **wireless** time is very interesting and very exciting. Instead of going through the **cost** of having a data line installed into a business there is a potential for a card company to issue a **POS** device to almost anybody," Wilkinson says.

Despite the promise, however, Wilkinson is quick to point out that **wireless POS** may not yet be ready for prime time in all areas. "There still are issues...

...has an existing policy and an existing process for handling credit card transactions; versus existing **POS** applications -- for example online debit -- that have very strict requirements for how a transaction is processed," says Wilkinson.

Refocusing the Strategy

IVI Checkmate's focus on the **wireless terminal** marketplace comes in the wake of considerable change within the organization over the past few... role as a hardware provider to pursue a broader array of market opportunities at the **point of service**.

The company's new focus is the result of changing market dynamics and technology challenges with its eN-Touch **POS** terminals, which had experienced screen failures in certain environments.

The company's four-part strategy...

...from a hardware terminal provider to a provider of payment products and services at the **point of sale**; effectively leveraging the company's large customer

relationships to expand into new markets -- including **wireless** ; expanding the company's product lines and increasing revenue derived from recurring professional services.

As part of that process, Thomson conducted a **total** review of the company's financial statements and operations in the U.S., a review that generated \$7.4 million in "unusual charges" in the fourth quarter, or a 1999

total of \$11.4 in such charges.

Of that \$11.4 million, approximately \$7.3 related...personnel-related changes in the U.S. operation, including hiring a vice president of finance, **transferring** a senior vice president in the Canadian operation to the U.S. organization to assist...

...storms of late, some analysts who watch the company are encouraged by the focus on **wireless** and other initiatives.

"My sense is that this product and some others have a lot...

16/3,K/24 (Item 15 from file: 267)
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04559258

Issuers Will Be Letting Go Of Card In Physical Form As Network Becomes Space Where Commerce Is Done

CARD NEWS

December 1, 1999 1 VOL: 14 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 2350

RECORD TYPE: FULLTEXT

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TEXT:

...two-part series will focus on how the card associations are addressing the prospect of **wireless** commerce in the U.S. market, and how the creation of this new channel might...

...mobile commerce in Europe with great interest. It is clear that the role of the **wireless phone** is changing from communications device to access point for commerce, not only in Europe, but worldwide.

The fact that this year **wireless** phones became a preferred access point to the Internet, signals a change in how consumers view their mobile phones. According to Qualcomm Inc. [QCOM], a San Diego-based **CDMA** technology provider, this year marks the first time that more code division multiple access (**CDMA**) phones were shipped to market than laptop computers.

In the possibility of **wireless** commerce in the U.S. market, issuers see the opportunity to participate in a whole...

...this fall to ensure that if mobile commerce is the next big thing in payments, **banks** will be a part of it.

Mobile Commerce Outlook For The United States

Mobile commerce -- consumers using **wireless** phones to purchase goods and services -- is not happening in the United States at the...

...appears likely to catch on in this market in light of the projected growth in **total wireless** services subscribers worldwide, even under a moderate growth scenario.

By 2006, **wireless** service subscribers are expected to number 43 million, up from more than a projected 15...

...commerce is centered in Scandinavia, though it has been spreading throughout Europe this year where **mobile phone** penetration is high -- reaching more than 70 percent in some Scandinavian countries. (CN, Nov. 17...

...in the U.S market, we would first see them in large, urban areas where **mobile phone** penetration is high and where there is a lot of coverage for digital services, says...

...so it's the right population mix for this to take place. Cities are where **wireless** services operators could create a whole lot of interest and do trials."

Credit card issuers...want to have the control the 30-day grace period affords them when they do **wireless** commerce, Petrillo says.

Mobile commerce is happening. As far as American consumers are concerned, the appeal of the system appears to **transfer** across the Atlantic. What will it take for mobile commerce to become a reality in...

...build a critical mass of customers who find that they just cannot live without their **mobile phone** -- or do not want to.

In New York City, for example, if all the parking...

...carry change to park; mobile commerce could be one of the ways to pay.

If **wireless** commerce or mobile e-commerce is going to become available in the U.S. market, who is going to drive it ?

In the Netherlands, a **bank** and a **wireless** service provider created a joint venture to **deliver wireless** e-commerce applications. However, there are other ways mobile e-commerce might become a reality...

...commerce in the United States. This is the most likely scenario.

To do mobile commerce, **wireless** communications service providers have to agree on standards for the facilitating technology. Lack of a...

...platform is a large technological hurdle that telcos have to overcome in the market.

Theoretically, **wireless** services providers could build their own merchant networks and opt to run the payments function...

...house, through their billing departments.

Could a world exist where issuers could be competing with **wireless** service providers to offer this sort of **wireless** commerce to their customers?

Wireless Service Provider: Ally Or Competitor?

There are two reasons why **wireless** communications companies are not likely to try to "disintermediate" card issuers and offer mobile

commerce services directly to consumers.

First, **wireless** service providers would have to undergo the essential cultural ...phone networks to payments facilitators. They would have to radically alter their business paradigm.

Second, **wireless** service providers would have to reconfigure completely their back office systems to grant larger lines of credit and manage the risk that goes along with it.

Wireless service providers do not have the infrastructure to extend lines of credit and facilitate the...

...manage risk and billing just for telecom services.

However, at the current rate of development, **wireless** service providers could soon come to the point where they could handle **wireless** e-commerce without card issuers.

If card issuers step up to the challenge now, **wireless** service providers only would be able to add a core competency in a partnership arrangement with card issuers.

It turns out both card associations have been watching the **wireless** e-commerce developments in Europe over the past 18 months. Now, both MasterCard and Visa are members of the **Wireless** Application Protocol (WAP) Forum, which is working to define universal security and global interoperability standards for **wireless** phones.

Global standards would clear the first technological hurdle on the road to fully functional...

...convergence of the card payments and mobile telephony industries, signaling its members' interest in bringing **wireless** commerce into reality not only in the United States but globally.

According to MasterCard's research in the area of **wireless** commerce, it is posed for exponential growth during the next few years. MasterCard officials say the number of **wireless** data users globally will increase from approximately 300 million to 1 billion by 2003.

The...

...clock, estimates that by 2001, 50 million of these users will own a commerce-capable **wireless** phone .

MasterCard's Mobile Commerce Team established three forums to involve key industry players in the...

...a Member Forum, composed of MasterCard's larger international members; an Industry Forum, composed of **wireless** technology organizations; and a Network Operators Forum.

Presently, MasterCard is working with member **banks** , handset manufacturers and network operators through its partnership strategy to facilitate online payments through **mobile** **devices** . The goal is to make them more secure and globally interoperable.

Most of Visa International...

...Union region, where the association will be one of the companies conducting a pilot of **wireless** application technology with MeritaNordbanken, a Helsinki-based **financial institution** , and Nokia [NOK], the **wireless** **phone** handset manufacturer, in Scandinavia this summer.

The pilot will allow **bank** customers to make payments over the Internet, or at a merchant location, from a **mobile** **phone** as well as being able to download applications securely to a compliant **bank** card.

The pilot will use the world's first fully compliant WAP phone with WAP...

...September. "Our participation in the WAP Forum demonstrates our commitment, on behalf of our member **banks**, to establish global standards in areas which will enable **banks** to offer new, secure and convenient services to their cardholders," says Philip Yen, senior vice president of Emerging Technology at Visa International.

Other members besides MasterCard and Visa include **wireless** industry players such as Ericsson [ERICY], Motorola [MOT], Nokia and Phone.com [PHCM].

Banks can use this new technology to differentiate themselves from their competitors, and attract and retain...

...Visa's open platform.

Associations Work To Create Channel Consistency

After reviewing research data on **wireless** commerce gathered over a couple of years' time, a forum consisting of a majority of MasterCard's member **banks** came to the conclusion this summer that there is a convergence coming of technology and consumer demand for services **delivered** over their mobile phones, says Chris Jarman, vice president, electronic commerce and emerging technologies at MasterCard.

With the view in mind that **wireless** commerce would eventually become a reality here, MasterCard **banks** are interested in taking a "more active role" in its development, Jarman says.

"We're...

...be a point of interaction for purchases and payments using MasterCard."

MasterCard's role in **wireless** e-commerce is primarily to enable the credit (and debit) payment product to be used...

...bringing

players from payments and telephony together to agree on technological standards that will make **wireless** e-commerce possible.

If **wireless** commerce is going to catch on with consumers, its facilitators have to **deliver** a "homogenous customer experience," Kranzley says.

"**Wireless** commerce has to be as simple and convenient as commerce is in an Internet environment and off-line at the **point of sale**," Kranzley says. "Furthermore, we want to maintain the same level of integrity and security in processing those **wireless** commerce transaction so consumers are confident in the payment method."

To the card associations, it...

...adding value to the card, and adding merchants to the acceptance network. At this point, **wireless** commerce appears to be an excellent opportunity to achieve both objectives.

Brand = Access

Emerging from the discussion of new payment gateways, **wireless** commerce and smart cards is

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TECHNOLOGY CORNER

EFT REPORT

September 8, 1999 VOL: 22 ISSUE: 18 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 608

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...regulate access to a network through any of its workstations. Identix did not disclose the **price** of the software. The developer distributes the applications through original equipment manufacturers, including Key Tronic...

...UIS]. (Randall Fowler, Identix,
408/731-2000, <http://www.identix.com>.)

Canadian Service Bureau Buys **Wireless Terminals** From IVI Checkmate.

Soft Tracks, a service bureau and reseller based in Vancouver, British Columbia, is buying more than \$671,000 worth of **wireless point -of- sale terminals** from Atlanta-based IVI Checkmate [CMIV]. IVI Checkmate's Elite 780 **POS** terminal uses **long - range** radio frequency transmissions to **send** PIN entry data and authorize debit and credit transactions. The transmissions flow across **wireless** data communications networks, such as CDPD and Mobitex. The terminals can be used to expand...

...sales and marketing.
(Geoff Bowen, IVI Checkmate, 770/594-6000,
<http://www.ivicheckmate.com>.)

Romanian **Bank** Installs Card Payment System.

Banca Transilvania, a Romanian **bank** with 22 branches, is implementing payment card management software from Troy, N.Y.-based IFS International [IFSH]. The software will manage the **bank** 's network of automated teller machines and merchant **point -of- sale terminals** . It will issue domestic and international payment cards with the Visa and Europay logos. The...

...shopping. The cards will manage exception processing and maintain customer data. Neither company disclosed the **cost** of the installation. (Gene Hinkle, ACI Worldwide, 402/390-8906,
<http://www.aciworldwide.com>.)

Mondex...holding an executive workshop for its members to discuss issues such as the future of **wireless** technology and strategies for raising venture capital and making an initial public offering. The trade...

...in Lake Tahoe, Nev. For early registrants, the conference costs \$329. After Sept. 10 the **cost** increases to \$399. (Lynn Russo, Smart Card Industry Association, 800/848-7242,
<http://www.scia...>

16/3,K/26 (Item 17 from file: 267)

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POS UNTETHERED: HYPERCOM TRIES OUT WIRELESS TERMINALS

EFT REPORT

June 16, 1999 h 90 VOL: 22 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 467

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...The Phoenix-based developer of POS terminals and National Processing Center [NAP] are testing a **wireless**, portable payment card terminal at 41 branches of a national fast food restaurant chain. The...

...with the first restaurants, the unnamed fast food chain has plans to roll out the **portable terminals** to 8,000 outlets around the country by the end of the year.

Hypercom officials hope that combining **wireless** technology and **POS** devices will help open the fast food market to debit and credit card payment mechanisms...

...to eat at the establishment.

Juiced Up For Remote Applications

The terminals use the same **wireless** technology used in cordless phones. They allow the drive-through window attendant to hand the **POS** terminal to customers, who then swipe their card and enter a PIN or sign the screen. The **wireless** technology adds about \$100 to the **cost** of the device.

The 900 megahertz radio has a transmission range of about 20 to...

...terminals that support more powerful, and expensive, cellular technology. With the unlimited range of cellular, **POS** functions could be opened to a range of mobile or remote businesses, such as home **delivery** /repair, taxis and kiosks, Devitt says. (George Devitt, Hypercom, 602/504-5000, <http://www.hypercom...>

...Processing Center,
502/326-7000, <http://www.npc.net.>)

EFT REPORT Short Takes

The Turkish **bank** IsBank is purchasing for an undetermined **amount** 10,000 **point -of- sale terminals** and 52 Integrated Enterprise Networking nodes from Phoenix-based Hypercom [HYC]. Over the last two years, the **bank** has deployed more than 25,000 terminals. (Mark McMurtrie, Hypercom, +44-1483-718-600.)

Clarification...

16/3,K/27 (Item 18 from file: 267)

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SMART CARD QUARTERLY

EFT REPORT

March 24, 1999 90 VOL: 22 ISSUE: 6 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 3742

RECORD TYPE: FULLTEXT

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TEXT:

...and maybe.

While Citigroup officials remain mum about their plans, analysts differ on whether the **bank** will continue its relationship with Visa and what that means for its smart card ventures...

...Service

Administration employees will use a multi-application card under a new system that allows **banks** to choose their operating systems, fostering interoperability.

"Both Visa and Citibank are excited about working...

...MasterCard" to take advantage of the card association's worldwide operations.

Expect to see the **bank** start to exhibit "very aggressive behavior" in regions where smart cards are popular, Roemmele predicts...t hurt to play to both sides of the fence," Staab says.

But should the **bank** desert Visa Cash, he believes the smart card has enough support from other major **banks** to survive. "It would not be a big loss," Staab says.

Visa's Teranishi and...

...MasterCard and Mondex, or plays both sides of the fence, the fact remains that the **bank** only has so much control over whether its smart cards will succeed, Roemmele points out...

...for the infrastructure needed to use the cards and consumers aren't on board, no **amount** of technology will save them.

"It's like building a grand hotel in the middle...

...to merchants with outdated terminals, say smart card proponents. "The biggest problem is with the **POS** terminals in the smaller stores and electronic **cash registers** like at the grocery store," says Dan Cunningham, CEO and president of the Washington-based...

...Phoenix-based terminal manufacturer.

All Hypercom terminals had software upgrades finished by Jan. 1, 1998. **Total** time to upgrade most machines: about five minutes, says Wallner. The only machines not upgraded were older than 1988. New terminals **cost** about \$350. - Maureen Martinez

Source: SCQ

Microsoft Expands Smart Card Role

It may be time...

...much more quickly.

The second thing we looked at was how we could affect the **cost** structure. To really make this possible, you have to bring the **cost** way down. Today, they **cost** between \$15 and \$30 per card.

SCQ: Who pays for that? The consumer?

DUSCHE: It...
...cards because the consumer isn't willing to pay \$30 for a smart card. A **bank** or other company trying to issue them also doesn't want to pay this much unless they're going to discover some great value that could justify the **cost**. The key is that the components really aren't that expensive. If you take the **cost** of the chip and the plastic and what we estimate an operating system should **cost**, it should come down to between \$2 and \$4 per card.

SCQ: Explain where the...chips are manufactured per the specifications of this embedder. There is a mask that is **sent** to them by the company that orders the cards. During this masking process, the manufacturer...

...business model for Microsoft, its operating system represents about 3 to 4 percent of the **cost** on a project. The rest is hardware, applications and system integration. So we need partnerships...

...someone is going to get back the money they invest in distributing the cards. The **prices** are too high. You need to lower the investment and increase the revenue investment by...
...to go to a special location?

DUSCHE: They could do that - add them at a **bank** or a hospital or wherever people are supporting the technology - or you could access a...

...some type of card reader at home?

DUSCHE: Yes. Since we started this project, the **cost** of readers has decreased from \$200 to \$20 a piece because they're now building...may drive them to adopt smart cards and place them in people's hands before **banks** actually decide to move on that. So it might not be **banks**. It may be retailers or cable companies or communications companies.

Player's Profile

Player: Michael...

...Mobile communication technology as being mainly responsible. "Our growth is definitely thanks to the growth **GSM** has experienced worldwide," says Ziggy Eichenger, president of Orga's America's headquarters in Paoli, Pa.

GSM is used when a smart card is married with a **cell phone**. Orga makes a microprocessor smart card that fits into cell phones. All subscriber information is...

...instead of in the phone. Orga officials believe this is more appealing than a regular **cell phone** because it's easier for the network providers to keep track of dialed-out calls...

...of phones to use and the billing is more simplified, say Orga representatives.

Orga expects **GSM** eventually will take over the growth in prepaid

phone cards as more people migrate to having their own phones and public phone use declines. To date, there are 125 million **GSM** subscribers worldwide.

However, **GSM** hasn't taken off in the United States like it has overseas. The U.S. has a different banking and **mobile phone** infrastructure than other countries, Eichenger explains.

The U.S. infrastructure is bound to change, consultants...

...care industries. He predicts smart card growth in these areas will eventually get bigger than **GSM**.

New worldwide offices will be opened and more staff hired. In 1998 alone, a new...

...enter new markets and be just as successful with them as we have been with **GSM**," says Eichenger.

Between 1998 and 1999, Orga forecasts these smart card industry increases (figures in millions of cards):

- * **GSM** : from 105 million to 120 million;

- * telephone cards: from 850 million to 1,100 million...Welcome Real-time wants its new U.S. patent to change coupon scanning at the **checkout**. The Aix-en-Provence, France-based vendor just received a patent on its e-Coupon...

...card to receive and process coupons valid for discounts on specific items scanned at a **point-of-sale** device. Coupons can be issued via an Internet site, kiosks or instore devices, say company...

...1763.) n

In Search Of Mobile Internet Services. Nokia Corp. [NOK/A] is organizing a **wireless** industry project designed to explore and evaluate applications for mobile Internet services. The project, sponsored...

...focus over the next year on open-standard, end-to-end solutions based on the **wireless** applications protocol (WAP). The project will seek to: further the development of "push" information services **delivered** to subscriber terminals; come up with an easy-to-use payment mechanism for facilitating online...

...cards, will supply the

SIM cards to be used in the project, according to Nokia. **GSM** operators Sonera Ltd. of Finland and Omnitel Pronto Italia SpA of Italy also are taking part. News services, ticket agencies, mobile banking operators and credit card **payment providers** are invited to participate. (Petteri Saarinen, Nokia, +358 94/376-6439.) n

Cards To Support...capability so that Greenville, S.C.-based Carolina Phone will be able to implement both **GSM** -1900 and AMPS coverage from the time it launches commercial service later this year. The...

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Technology Briefs

CARD NEWS

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PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 730

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...Rafael, Calif.-based Fair, Isaac and Co.

[FIC] contributed fraud models to Columbus, Ga.-based **Total System Services'** [TSS] credit card fraud detection system, giving it new predictive capabilities. The new...

...that detect the first instance of suspicious account activity so fraud can be caught quickly. **Pricing** for the models was not disclosed. (Ronelle Reed, Fair, Isaac, 415/492-5751.)

Banco Atlantida...

...network management systems with the Integrated Transaction Management (ITM) product. The system will help the **bank** manage its credit card portfolio, network of automated teller machines, database of debit cards and...

...EFT connection to the Visa/Plus international network. Banco Atlantida is one of the largest **banks** in Central America, with approximately \$400 million in assets. In its partnership with Arksys, it...

...card base. Arksys provided its Gold-Net and ATM device drivers to interface with the **bank**'s core banking software provided by Datapro Inc., an AS 400 core banking software provider...

...their operating costs. (Tom Kleinsorge, Arksys, 501/218-7188; Nicholas Valls, Datapro, 305/374-0606.)

Bank One Licenses Nestor's PRISM

Columbus, Ohio-based **Bank** One Transaction Processing Services [ONE] licensed Providence, R.I.-based Nestor Inc.'s [NEST] PRISM...

...portfolio. PRISM is a risk management system that detects fraud by identifying suspicious activity. Each **bank** card transaction is routed through a neural network scoring engine that compares the current transaction...

...brokerage clients. (Tom Spillane, Nestor, 40/331-9640.)

High Speed Modem To Be Placed In **POS** Terminals

U.S. **Wireless** Data Inc. of ...received regulatory approval from the Federal Communications Commission on its new high-speed packet data **wireless** modem. The company designed the modem so that the electronic payments industry could integrate it into **point -of- sale terminals**, PC-based systems and automated teller machines. The modem is being integrated by credit card terminal manufacturers into their **point -of- sale** products. The product, the USWD500 modem, is a part of the company's goal to **deliver** secure and fast response times for online electronic payment processing. It is certified for use on the cellular digital packet data networks. Merchant acquirers can access the status of their **wireless terminals**

via the WEPS(SM) Internet site. (Scott Hamilton, U.S. **Wireless** Data Inc., 510/923-7905.)
Card Payments Processed Real-Time On Web
Savannah, Ga.-based...

16/3,K/29 (Item 20 from file: 267)
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00037800

PCS Increases Card Opportunity Areas Of Debate Include Card Size, Customer Ownership
CARD NEWS

December 8, 1997 VOL: 12 ISSUE: 24 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1688 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...to provide the infrastructure necessary to boost the technology here.
Global System for Mobile Communications (**GSM**), a **wireless** telephone protocol, is spreading with the implementation of new **wireless** Personal Communications Services (PCS) networks.

Two years after its initial introduction in Washington and Baltimore, **GSM** now is available in a growing number of major markets, including Denver, Houston New York...

...San Francisco. More launches are planned, and subscriber growth has been strong. The industry group, **GSM** North America, recently announced that one million people are using **GSM** in the United States and Canada.

Although most of them only are dimly aware of it, each of those one million **GSM** users also uses a smart card because the **GSM** standard requires a smart card-based subscriber identity module (SIM) for each handset. It looks...

...newest smart cards on the market today, in addition to providing the guts of a **wireless** telephone system.

Smart card manufacturers increasingly are excited about the size of this market and its...

...Richard Peck, Schlumberger's telecommunications director. "I would argue that we have, potentially, a million **portable** ATM **devices** out there."

Potential Partners Must Start Talking

Ultimately, the user base created by PCS has...
...the U.S. for Orga Card
Systems believes both the electronic commerce community and the **wireless** industry are willing but they are looking to the smart card vendors to develop the...

...makes sense
for them."

SIM Cards Provide A Foundation

SIM cards were designed into the **GSM** standard because of the chaotic telecommunications Europe faced in the 1980.

When a business traveler with a **mobile phone** moved from one country to another, suddenly he needed a different phone, and a different...

...European market encouraged a system that would separate the subscription from the actual phone. The **GSM** SIM card contains the subscriber's electronic service profile, including phone numbers and any enhanced...

...and put it in another, the second handset effectively becomes your phone. Incoming calls are **delivered** to that phone, the stored speed dial numbers are available, and the service environment matches...

...are encouraging the use of PCS phones as a platform for smart card applications.

First, **wireless** telecommunications applications require standardization. In the traditional electronic commerce market, "there are so many different...

...has to be able to talk to a number of different, and maybe proprietary, solutions."

GSM cuts through that clutter, he adds. "The terminals are sorted out, are standardized, are moving **forward** within standards."

Secondly, PCS network operators are looking to enhance smart card services as a way to differentiate themselves in an increasingly competitive environment.

"**GSM** carriers that we work with have all told us, 'yes, the smart card is one...

...exists with the large user base PCS operators can offer, their eagerness to play, and **GSM**'s standardization, it is the addition of another partner with specific needs that must be...

...technically handle this," says Schlumberger's Peck, "but we need to position stored value with **banks** as a cheaper way to **deliver** money than ATM networks. We also need to create a system that promises merchants they...

...and less hassles. There also has to be something in it for the consumers."

If **GSM** phones are to serve as the platform for smart card-based E-commerce services, you...could remove the card and plug it into different devices, such as a retailer's **point-of-sale terminal**. Value could be added to the card by inserting it in a loading terminal that...

...To buy something, the user might enter a command on the phone's keypad to **transfer** the **amount** of a sale from his account to the merchant's. The card would **send** a message to a **bank** server over the **wireless** network, and the server would **transfer** the funds and **send** a confirmation message to the merchant.

Telephone network operators prefer the second vision for two...
...phone."

Ultimately, the issue is who "owns" the customer -- the smart card issuer or the **wireless** provider. Marketing savvy likely will

determine whether the customer thinks of the functionality as coming from the card or the **wireless phone**.

Gemplus' Martineau says smart card makers and the E-commerce community have little power to needs that often have little to do with telecom even though using **GSM** 's penetration as a wedge might be beneficial, he says.

Wireless is a complex business, especially in the U.S., and its complexities are not something...

...while providing a port for smart cards.

These cards also could take advantage of the **wireless** connectivity of the handset via the docking station.

Such an approach might also be useful if E-commerce moves beyond **GSM** to other PCS standards in the United States. Code division multiple access, a competing technology...

...is expected to gain a larger U.S. subscriber base in the U.S. than **GSM**. --JS

...

16/3,K/30 (Item 21 from file: 267)
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00030314

INDUSTRY BRIEFS

CARD NEWS

August 18, 1997 VOL: 12 ISSUE: 16 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 540 RECORD TYPE: FULLTEXT

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TEXT:

...reads the statement issued by the BIC, a coalition of MasterCard, Visa and their member **banks**. "This proposal does nothing to fix the most fundamental flaw in our current system: the...

...the

bankruptcy laws. Its last scheduled meeting was held in Washington Aug. 12. It must **deliver** its final report to Congress on Oct. 20. Industry advocates will now increase efforts in...

...risk of cardholder bankruptcy. "We've been able to help more than 20 of our **bank** card clients increase by 25 to 50 percent over other techniques, their ability to accurately...

...month by the end of the year. (Nancy Etheredge, FDC, 402/498-2102.)

Ribs With **Wireless** Credit.

First **Bank** System (FSB) of Minneapolis debuted two **wireless point-of-sale (POS) terminals** made by Hypercom Corp. of Phoenix. The **POS** terminals were used during the Cub Foods Twin Cities Ribfest the last weekend in July...

...seconds from the time a credit card was swiped through the portable, battery-powered Hypercom **cellular terminal** until the terminal's printer was producing authorized transaction receipts.

FSB, a multistate **bank** holding company that supplies businesses in the area with credit services enlisted the help of...

...company. Vital and Hypercom developed the application software to run on the Hypercom terminal. A **total** of 300 credit card transactions were recorded. (Fred Dulaney, Hypercom, 212/995-5680.)

Credit Card...

16/3,K/31 (Item 1 from file: 608)
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06660054 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Y2K Preparedness Varies by Industry

St

May 05, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 4558

TEXT: St. Petersburg Times, Fla.

May 2--David Dunbar thought his team at Peoples **Bank** had mapped out every contingency in prepping the small community **bank** in Palm Harbor for the year 2000.

Dunbar budgeted \$150,000 for the task, a painful **amount** for a start-up that earned just \$229,000 in its latest quarter. He assigned...

...Year and replaced a few vendors he wasn't comfortable with. He even searched the **bank** 's 234 computer connections to other companies for problems -- from the building's elevators to...

...company.

Then a regulator quizzed him about whether he had tested a backup generator the **bank** planned to install in case of a power outage. Was there a spare tire on the tractor-trailer that Peoples will use to haul the generator to the **bank** two weeks before Y2K day?

"It just goes on and on," said Dunbar, the **bank** 's chairman. "But I think we'll be ready. It's certainly not going to..."

...on how some of the area's major businesses are fighting to master Y2K: BANKING: **Banks** are spending heavily to retool their computers -- and assure their depositors. In all, the industry estimates U.S. **banks** are spending about \$8-billion to avert problems from the Y2K bug.

Bank of America Corp., which operates the NationsBank franchise in Florida, spent \$411-million on Y2K...

...550-million. First Union Corp. has spent \$20-million of its \$65-million budget.

Republic **Bank** of St. Petersburg, the biggest **bank** based in the bay area, had spent \$400,000 of its \$1.4-million Y2K budget as of the end of 1998.

Federal regulators said more than 95 percent of **banks** were on schedule for Y2K testing as of Dec. 31, but many more are expected...

...results come out from a more stringent audit.

Consumers shopping around have to take a **bank** 's word that it is among the safe ones. Regulators so far have taken a "Don't ask; we won't tell" approach to releasing Y2K information on a **bank** -by- **bank** basis.

All Federal Reserve chairman Alan Greenspan will say is that an

overwhelming majority of U.S. **banks** have made "impressive progress" and that regulators are following up with the few that have fallen behind.

Bank researcher Marty Weiss, for one, thinks the feds are not releasing enough information to help consumers decide where to keep their money. Weiss, who runs a **bank** rating agency in Palm Beach Gardens, found 17 percent of **banks** were below average and 5 percent were poor in a December survey on Y2K preparedness. Most large **banks** in Florida, including First Union, SunTrust, Huntington and AmSouth, refused to participate in the survey.

Weiss also found that 32 percent of about 900 **banks** missed a December regulatory deadline for having "internal mission critical systems" ready, fueling concern the industry is not as prepared as it would lead customers to believe.

Most major **banks** in the Tampa Bay area say they are confident they will be ready for the millennium.

The two biggest **banks** in Florida, NationsBank and First Union, said they met the regulators' December deadline for "mission critical" systems. The **banks** also expect to meet the next target date set by regulators. By June 30, **banks** have to be in compliance for non-critical uses of their computer systems.

At Republic **Bank**, about 95 percent of the hardware and 80 percent of the software, including all systems...

...been successfully tested, spokesman Stan Blakey said.

Assuming they pass regulatory reviews this spring, many **banks** are zeroing in on arguably their toughest challenge: persuading customers not to pull their money...

...s Ken Darby said. "They're the best ambassadors we have in increasing customer confidence."

Bank, of America has even hired a London public relations firm to figure out how to persuade customers not to worry.

John Hall of the American Bankers Association said each **bank** will be combed over three times by a compliance team put together by the Federal...

...Reserve, Office of Thrift Supervision, Office of the Comptroller of the Currency and the National **Credit Union** Administration.

The FDIC says it will identify and cite problem **banks** before year-end, and its usual \$100,000 guarantee for each depositor applies.

-- Jeff Harrington...

...glitches because of the great interdependence among companies and exchanges in executing and reporting trades, **pricing** securities, **transferring** ownership and keeping customer records straight. No company completely controls its own destiny.

"We feel..."

...that things are going to be fine," said Steven Norwitz, a spokesman for T. Rowe **Price** mutual funds. The Baltimore-based fund group, which has an office in Tampa, is spending...

...million and \$5-million, Silver said.

The SEC proposes to shut down brokerage firms and **transfer** agents that have a "material" Y2K problem they haven't solved by Oct. 15. (The...

...could quickly deteriorate into a self-fulfilling prophecy.

Their Y2K vigilance goes far beyond the **checkout** scanners and credit cards. Retailers buy and manage their huge inventories with computers. Their computers...

...owner of Burdines among other chains, has spent \$26-million so far and

expects the **total** to reach \$46-million, including the costs of new computer systems.

Beall's Inc., a...parking garage, the shuttles between the landside terminal and the airside, elevators, escalators and baggage **delivery** systems are getting considerable attention, too.

"We ran a test on the monorail where we...

...2000, to see what would happen," Harrell said. "The system continued to run, though it **sent** some weird electronic messages. The maintenance contractor is working now to fix the communications errors...safety answering systems such as fire and police departments accessed through 911 are upgraded. And **long - distance** carriers and **cellular phone** companies need to make the necessarily computer alternations. So will it all come together?

"In...

...country's phone lines will be ready by June, the FCC reported. And the largest **long - distance** carriers ...and Sprint are on a similar time frame. Also, the agency expects few problems with **cellular phone** service because many of the **wireless** handsets and networks are fairly new.

The biggest area of concern is small and medium...

...throughout the state are replacing or upgrading the appropriate systems. And the state's Telecommunications **Relay** Service, which provides phone service to the hearing-impaired, is already up to date, she...

...ish, but somebody has to be steady. And they're probably doing the right thing, **sending** that message. Otherwise there would be panic in the streets."

-- Kris Hundley

Information from Times...

16/3,K/32 (Item 2 from file: 608)

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06659590 (USE FORMAT 7 OR 9 FOR FULLTEXT)

San Jose, Calif.-Based SnapTrack Signs Cellphone Agreement with Motorola
Greg Groeller

Orlando Sentinel

May 04, 1999

DOCUMENT TYPE: NEWSPAPER

RECORD TYPE: FULLTEXT

LANGUAGE: ENGLISH

WORD COUNT: 1287

...TEXT: off for SnapTrack, a San Jose, Calif., company that last week signed an agreement with **cell - phone** maker Motorola Inc. to incorporate SnapTrack's location chips into Motorola phones.

SnapTrack's business plan goes beyond 911 calls. SnapTrack thinks the ability to locate **wireless** users will open the door for companies to **deliver** information to mobile phones within given geographic locations. For instance, callers could dial "DINE" to...

...the Internet, listen to music and organize their schedules on their mobile phones. Further out, **wireless** signals from phones could be harnessed to unlock doors, start cars, turn on household appliances...

...just yet. "Gee whiz" technologies have already emerged in some European and Asian countries, where **cell - phone** use is much higher than in the

United States.

In Finland, for example, **wireless** snack machines are becoming commonplace in shopping malls and other public areas. **Cell - phone** users dial a number posted on the machine and out pops a snack. The charge...

...train schedules.

Things are moving a bit slower in the United States, where several incompatible **wireless** standards have slowed the pace of **cell - phone** sales and the development of new technologies. But changes are coming. When they do, many...

...pay a premium. But companies expect the average consumer to latch onto the products once **prices** begin to drop.

Don Warkentin, chief executive of Aerial Communications Inc., thinks new technologies will make mobile phones more attractive to consumers who haven't yet jumped on the **wireless** bandwagon.

For instance, Warkentin said location chips like those demonstrated in Tampa will eventually allow...

...phones will likely focus on the ability to access data. Already, most of the major **wireless** companies have introduced e-mail services.

Later this year, Sprint will introduce a **cellular phone** combined with the popular **Palm Pilot** business organizer. The phone flips open to reveal a large touchpad. A plastic pencil hidden...

...phone can be used to call up schedules, phone numbers and addresses, as well as **send** and receive electronic messages. A **price** has not been disclosed.

And while phones that can be plugged into laptop computers for mobile Internet access are available on a limited basis today, several **wireless** companies are gearing up for a mass-market launch of the product later this year.

Peering out 10 years or more, experts predict miniature video screens enabling face-to-face **wireless phone** calls. Household appliances could be hooked up to the Internet, allowing consumers to turn on...

...licenses, garage-door openers, even car and house keys.

Rather than use credit cards at **checkout** lines, for instance, consumers could dial **cash registers** with their cell phones. Charges would be deducted from their **bank** accounts or, like Finland's vending machines, be added to customers' monthly bills.

If **wireless** phones take on enough uses, some think the word "phone" itself could disappear.

"I like breaks? If that device stops working, your life will stop, too."

One high-profile **wireless** failure illustrates the **price** companies can pay for misjudging consumers' interest in new technologies.

Iridium Inc., an international consortium...

...Sprint and Motorola, launched 66 low-orbit satellites in 1997 to create the first worldwide **wireless** communications network. The multibillion-dollar technology, designed to eliminate the need for cellular towers, has...

...term strategy.

Still, many telecommunications officials agree that the future of communications lies in the **wireless** industry. Some predict the technology -- once it overcomes hurdles such as **cost** and its current inability to **transmit** large quantities of data at once -- will someday supplant phone lines as the primary means...

...communicating.

That's already happening in Finland, where 58 percent of the population owns a **cellular phone**, compared with 26 percent in the United States. It was one of the first countries...

...a digital communications network. Consequently, it is ahead of the rest of the world in **cellular - phone** use.

Anni Vetsalainen, vice president of product management at Aerial Communications in Chicago, grew up in Finland and said **wireless** homes and offices are already starting to appear there.

"We're just a short step away from that here," said Vetsalainen, who is helping Aerial develop **cell - phone** technologies in the United States.

Visit The Orlando Sentinel Online on the World Wide Web...

16/3,K/33 (Item 3 from file: 608)

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06651503 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Virginia Pair Plead Guilty in Phony Cell Phone Accounts Case

Lynn Waltz

Norfolk Virginian-Pilot

April 10, 1999

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 488

TEXT: By Lynn Waltz, The Virginian-Pilot, Norfolk, Va.

Apr. 10--A **cellular phone** salesman teamed up with a Portsmouth woman to open up what they jokingly called their...

...James E. Phillips have pleaded guilty to federal charges that they set up 84 fraudulent **cellular phone** accounts and sold them locally, racking up more than \$86,000 in phone charges by funneling the calls through **GTE Wireless** Products and Services.

While most of the people who purchased the accounts knew they were...

...Kumjian said Friday. "These two individuals were basically running their own little phone company. GTE **Wireless** discovered the fraud was going on and brought us the case."

Phillips, 50, of the 2800 block of Cedar Cove Lane in Chesapeake, was a telemarketer for **Audiovox** Cellular on Volvo Parkway in Chesapeake when he was approached by Johnson in late 1996...

...would provide fictitious applications for phone service while Phillips would file the applications with GTE **Wireless**, provide the phones and activate the accounts through his job, Salsbury said.

"Phillips placed phone calls to GTE in Atlanta to activate the **cellular phone** service for each phone," Salsbury said. "Unfortunately for him, it also provided jurisdiction for federal prosecution because the call crossed state lines."

Johnson and Phillips sold the **accounts** for \$100 to \$150 each out of Johnson's home on Charleston Avenue in Portsmouth, according to the Secret Service. Johnson also...

...one of the phones herself.

In April 1997, a Secret Service agent called Johnson's **cellular phone**, asked for Bennett and inquired about services from the fictitious security company **she** had used to obtain her phone account. Bennett, or Johnson, stammered and finally admitted she...

...Most people who buy illegitimate phone service either lack sufficient credit to obtain a legitimate **cellular phone** account or are involved in illegal activities such as drugs or gambling, federal agents say...

...Phillips have been released on \$5,000 bond pending their sentencing for conspiracy to commit **wire** fraud, which carries a penalty of up to five years in prison.

Authorities said more

16/3,K/34 (Item 4 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

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06637716 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Industry Analysts Predict Technology-Driven Changes for Grocery Buying

Elaine Walker

Miami Herald

February 18, 1999

DOCUMENT TYPE: NEWSPAPER

RECORD TYPE: FULLTEXT

LANGUAGE: ENGLISH

WORD COUNT: 1257

...TEXT: a mapping device on the cart to show them where to go. Electronic shelf labels. **Prices** are changed at the same time on the shelf and in the **price** file, eliminating the delay for stock clerks to change by hand an average 2,000...

...even further. With orders placed over the Internet, the companies pick out the groceries and **delivers** them. Streamline doesn't even require customers to be home; it leaves the groceries in...

...line shopping have been slow to arrive.

The only innovation is Winn-Dixie's self- **checkout** lane, which has been installed at two North Broward stores: Tamarac and Deerfield Beach. The stores have separate **checkout** lanes where customers scan their own items following **instructions** on a touch-screen computer monitor.

The concept, designed to speed the **check - out** process, was tested at a Jacksonville store in 1996 and has since been expanded to 93 stores.

To prevent theft, the scanner has an **infrared** laser system that checks the weight, color and quantity of the item traveling down the **checkout** belt. If the laser does not detect the same item that was scanned, the belt reverses itself and **sends** the item back. When customers have finished scanning, they take a printed receipt to a...

...for the groceries.

"It's fantastic," said Robyn Lollo of Tamarac, who uses the self- **checkout** frequently. "It's almost the year 2000. I would think every grocery store would have..."

...in advance of acceptance," said Mickey Clerc, spokesman for Winn-Dixie.

"It needs to be **cost** effective. We're not going to add any service technology that adds to the **cost** of merchandise."

Until a technology ends up in the store, supermarkets are also reluctant to ...

...touch-screen, PC monitor attached to the refrigerator. It allows users to check e-mail, **bank** on line, pay bills, watch television, keep track of appointments or special anniversaries, and place...

...them based on their buying habits. When the list is finished, the order can be **sent** directly to the grocery store for **delivery**. The prototype, developed by Frigidaire, Microsoft and ICL Retail systems, is still a few years from being available to consumers and is likely to add \$500 or more to the **cost** of a refrigerator.

Hand-held scanners that allow customers to check themselves out as they shop.

No more going through a **checkout** line. Just pack the items right into bags. It's easy to use, scan the bar code and then push the "plus" button. Customers can access a running **total** by pushing the "equal" button. If the **total** gets too high, scan the item again and press the "minus" button to remove an...The 200 customers participating in the trial program, which started this month, can use a **Palm Pilot** electronic organizer to select groceries from customized computer shopping lists based on their past shopping habits. After selecting the groceries, the customer **sends** the order to Safeway over the Internet for later pickup.

This year, Safeway plans to expand the program so customers can select the order over a **cellular phone** or television.

"People's lifestyles are changing, and they want far more individual treatment," said...

...Kingdom, which has been a leader in implementing new technology. "We have to keep moving **forward**, if we want to be competitive."

Visit HeraldLink, the World Wide Web site of The...

Set	Items	Description
S1	416	CASH() (REGISTER? ? OR DESK? ?) OR ECR OR SALES()MANAGEMENT- ()SYSTEM? OR POS OR EPOS OR POINT(2W) (SALE? OR SELL? OR SERVI- CE? OR PURCHASE? OR TRANSACT?) OR (SALE? OR SELL?) (2N)TERMINA- L? ? OR CHECKOUT OR CHECK?()OUT
S2	7543	TRANSMIT? OR SEND??? OR SENT OR TRANSFER? OR RELAY??? OR R- EMIT? OR FORWARD? OR DELIVER?
S3	6309	PAYMENT() (DEMAND? OR REQUEST?) OR COST OR AMOUNT OR TOTAL - OR PRICE OR PRICES OR PRICING OR INSTRUCTION?
S4	1993	(CELLULAR OR CELL OR CORDLESS OR WIRELESS OR MOBILE OR POR- TABLE OR HANDHELD OR HAND(1W)HELD) (1W) (PHONE OR TELEPHONE OR - FONE? ? OR DEVICE? ? OR APPARATUS OR TERMINAL? ? OR ORGANIZER? ?) OR PDA OR PDAS OR PERSONAL()DIGITAL()ASSISTANT? OR PALM()- PILOT? ? OR P
S5	1509	(PAYMENT OR FINANCIAL) (1W) (CENTER? ? OR GATEWAY OR INSTITU- TION? ? OR ORGANIZATION? OR ORGANISATION? OR PROVIDER? OR COM- PANY OR FIRM? ? OR ENTITY OR ENTITIES) OR CLEARING()HOUSE OR - CLEARINGHOUSE OR BANK? ? OR CREDIT()UNION? ? OR ACH
S6	3671	(FIRST OR 1ST) () (CONNECTION OR LINK) OR WIRELESS? OR BLUET- OOTH OR SMS OR IRDA OR INFRARED OR IRFM OR POINT(1W)PAY OR SH- ORT() (RANGE OR DISTANCE) OR SHORTRANGE OR PANS OR LINE(1W)SIG- HT
S7	1993	(SECOND OR 2ND) () (CONNECTION OR LINK) OR LONG() (RANGE OR D- ISTANCE) OR GSM OR GPRS OR EGPRS OR EDGE OR IDEN OR TDMA OR F- DMA OR CDMA OR PDC OR DAMPS OR D()AMPS OR WIRELESS() (WAN? ? OR LAN? ?) OR WWAN? ? OR WLAN? ? OR WI()FI OR WIFI
S8	6	S1 AND S3 AND S4
S9	3	S8 AND (S6 OR S7)
S10	3	RD (unique items)

File 256:TECINFOSOURCE 82-2005/DEC
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10/3,K/1

DIALOG(R)File 256:TECINFOSOURCE
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01035921 DOCUMENT TYPE: Product

PRODUCT NAME: Rhythmyx (035921)

Percussion Software (587605)
92 Montvale Ave #2100
Stoneham, MA 02180-3628 United States
TELEPHONE: (781) 438-9900

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20030921

...integration, a versatile search engine, workflow management, and automatic content expiration features. It offers low **cost** of ownership in a complete, standard-based system. Using Rhythmyx, workgroups can use browser- based...

...processes used to manage and publish content. Workflow features include revision control, versioning, check-in/ **check - out** , e-mail task notifications, automatic merging of content, and ad hoc routing of information. Rhythmyx...

...parts or all of a document across sites or applications. Users can also publish to **mobile devices** and in a wide range of formats, e.g. HTML, QuarkXPress (R), text, and WML (**Wireless** Markup Language). Rhythmyx supports Web standards such as XHTML, XSLT, and XML.

10/3,K/2

DIALOG(R)File 256:TECINFOSOURCE
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00155440 DOCUMENT TYPE: Review

PRODUCT NAMES: Emergencies (833894)

TITLE: FEMA tests digital alert system

AUTHOR: Sarkar, Dibya

SOURCE: Federal Computer Week, v19 n10 p40(2) Apr 11, 2005

ISSN: 0893-052X

HOME PAGE: <http://www.fcw.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

REVISION DATE: 20051200

...voice, or video messages to a range of medium including the Internet, radios, televisions, and **wireless devices** . In a recent test, FEMA officials delivered a digitally encoded warning message to public television...

...by the emergency services community. During the recent test, T-Mobile

used its point-to- **point** network **services** to move the message via its Short Message Service capability. The national Emergency Alert System (EAS) is required to reach at least 95 percent of the US population. Although the **total** costs are not yet available, FEMA has earmarked \$22 million in its 2004 and 2005...

10/3,K/3

DIALOG(R)File 256:TECINFOSOURCE
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00136849 DOCUMENT TYPE: Review

PRODUCT NAMES: BlackBerry (755818

TITLE: **Sell Where You Want, When You Want: Wireless point -of- sale ...**
AUTHOR: Baldwin, Howard
SOURCE: M-business, v2 n2 p29(2) Feb 2002
ISSN: 1532-3137
HOMEPAGE: <http://www.mbizcentral.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20021030

PRODUCT NAMES: BlackBerry (

TITLE: **Sell Where You Want, When You Want: Wireless point -of- sale ...**

The Staples Center area learned that using Research in Motion's **Blackberry** pagers as **point -of- sale (POS) terminals** is good for sales at an NBA championship game. Merchandising executives set up three extra stands equipped with **BlackBerry** devices and clip-on accessories with which clerks swiped fans' credit cards. Lines of fans...

...to buy souvenirs were shorter, and fans were able to watch more of the game. **POS** terminals that can accept a credit or ATM card have been available for a while, but have had to plug into an electrical socket and a phone line. However, with **wireless POS devices**, data and power cords are attached to the terminals themselves. They are being used in three applications: where vendors already have **POS** terminals and want more; where companies accept credit cards but want to pay less for...

...fees; and where vendors take cash or bill customers. Home Depot and Kmart are using **wireless POS terminals** with **wireless** networking to provide a virtual **cash register** that streams customers more quickly through **checkout**, and companies that already accept credit cards can use a **wireless POS terminal** and get a customer's signature on a receipt, which lowers the **cost** of credit card merchant fees and reduces the risk of fraud. Coach USA taps **wireless POS terminals** to reduce the use of cash on tour buses, which lowers the chance of fraud...

Set	Items	Description
S1	45	MOBILE() PROXIMITY() PAYMENT? ?
S2	0	S1 NOT PY>2001
S3	24	RD S1 (unique items)
File 15:	ABI/Inform(R)	1971-2006/Feb 01 (c) 2006 ProQuest Info&Learning
File 20:	Dialog Global Reporter	1997-2006/Feb 01 (c) 2006 Dialog
File 610:	Business Wire	1999-2006/Feb 01 (c) 2006 Business Wire.
File 810:	Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File 476:	Financial Times Fulltext	1982-2006/Feb 02 (c) 2006 Financial Times Ltd
File 613:	PR Newswire	1999-2006/Feb 01 (c) 2006 PR Newswire Association Inc
File 813:	PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
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File 9:	Business & Industry(R)	Jul/1994-2006/Jan 31 (c) 2006 The Gale Group
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File 636:	Gale Group Newsletter DB(TM)	1987-2006/Feb 01 (c) 2006 The Gale Group
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File 148:	Gale Group Trade & Industry DB	1976-2006/Feb 01 (c) 2006 The Gale Group
File 570:	Gale Group MARS(R)	1984-2006/Feb 01 (c) 2006 The Gale Group
File 635:	Business Dateline(R)	1985-2006/Feb 01 (c) 2006 ProQuest Info&Learning
File 387:	The Denver Post	1994-2006/Jan 31 (c) 2006 Denver Post
File 471:	New York Times Fulltext	1980-2006/Feb 01 (c) 2006 The New York Times
File 492:	Arizona Repub/Phoenix Gaz	1986-2002/Jan 06 (c) 2002 Phoenix Newspapers
File 494:	St Louis Post-Dispatch	1988-2006/Jan 29 (c) 2006 St Louis Post-Dispatch
File 631:	Boston Globe	1980-2006/Jan 31 (c) 2006 Boston Globe
File 633:	Phil. Inquirer	1983-2006/Jan 29 (c) 2006 Philadelphia Newspapers Inc
File 638:	Newsday/New York Newsday	1987-2006/Jan 30 (c) 2006 Newsday Inc.
File 640:	San Francisco Chronicle	1988-2006/Feb 01 (c) 2006 Chronicle Publ. Co.
File 641:	Rocky Mountain News	Jun 1989-2006/Feb 01 (c) 2006 Scripps Howard News
File 702:	Miami Herald	1983-2006/Jan 29 (c) 2006 The Miami Herald Publishing Co.
File 703:	USA Today	1989-2006/Jan 31

(c) 2006 USA Today
File 704:(Portland)The Oregonian 1989-2006/Jan 30
(c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Jan 29
(c) 2006 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2006/Feb 01
(c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Feb 01
(c) 2006 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2006/Jan 31
(c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/Jan 29
(c) 2006 St. Petersburg Times
File 477:Irish Times 1999-2006/Feb 01
(c) 2006 Irish Times
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(c) 2006 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Feb 01
(c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Feb 01
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File 757:Mirror Publications/Independent Newspapers 2000-2006/Feb 01
(c) 2006
File 625:American Banker Publications 1981-2006/Feb 01
(c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Jan W4
(c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Feb 01
(c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Jan 31
(c) 2006 Dialog
File 608:KR/T Bus.News. 1992-2006/Feb 01
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3/5,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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45462640 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Brave New World Of Contactless Mobile Credit

Dan Balaban

CARD TECHNOLOGY

November 01, 2005

JOURNAL CODE: TCTT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2113

QUICK READ While the business case for contactless payment has yet to be proved anywhere, Japan's largest mobile telco, NTT DoCoMo, is moving boldly ahead with plans to launch its own credit brand on its contactless wallet phones. Banks and credit card issuers in Japan and abroad are no doubt looking on with roughly equal parts of curiosity and dread.

You can't really say Carl Atusushi Hirano breathes fear into the hearts of bankers and credit card executives in Japan.

Copyright 2005: Thomson Media Inc

COMPANY NAMES: NTT DoCoMo Inc

DESCRIPTORS: Company News; Marketing; New Products & Services

COUNTRY NAMES/CODES: Japan (JP)

REGIONS: Asia

SIC CODES/DESCRIPTIONS: 6020 (Commercial Banks); 4812 (Radiotelephone Communications); 4813 (Telephone Communications Ex Radio); 6022 (State Commercial Banks); 4810 (Telephone Communications); 6030 (Savings Institutions); 4800 (Communications); 6000 (Depository Institutions); 2711 (Newspapers)

NAICS CODES/DESCRIPTIONS: 513 (Broadcasting & Telecommunications); 513322 (Cellular & Other Wireless Telecommunications); 52221 (Credit Card Issuing); 522 (Credit Intermediation & Related Activities); 52 (Finance & Insurance); 51 (Information); 5222 (Nondepository Credit Intermediation); 5133 (Telecommunications); 51331 (Wired Telecommunications Carriers); 51332 (Wireless Telecom Carriers exc Satellite)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... project director for LaSer, tells Card Technology. Though only a trial, LaSer's move into **mobile proximity payment** is sure to grab a lot of attention in the conservative French market, where banks...

3/5,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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45398117 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Phone Payments Advance; Obstacles Remain

Isabelle Lindenmayer

AMERICAN BANKER

October 17, 2005

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1622

The adoption of mobile phone payments in the United States, once widely viewed as a long shot, is getting a second look. MasterCard International says it will be able to provide its issuing banks with the technology required for payment-enabled phones in the next 12 months.

Motorola Inc., which is pilot-testing MasterCard-enabled phones with its employees, says it will expand the tests to the public by the second half of next year.

And next month Nokia Corp. plans to offer the first near-field communication cell phone shell -- a necessary ingredient to turn phones into payment devices -- commercially available in the United States. (Devices with a near-field communication chip let consumers swipe the device against a terminal to make a payment.) In addition, the contactless technology the phones would use has gained traction with bankers and merchants. Citigroup Inc. has begun issuing keychain-size payment fobs with the technology. JPMorgan Chase & Co., HSBC Holdings PLC, and KeyCorp are heavily invested in contactless card programs.

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COMPANY NAMES: Citigroup Inc; HSBC Holdings PLC; JPMorgan Chase & Co; KeyCorp Inc; Motorola Inc; Nokia Oyj
DESCRIPTORS: Company News; Human Resources & Employment; Marketing; New Products & Services
COUNTRY NAMES/CODES: United States of America (US)
REGIONS: Americas; North America
SIC CODES/DESCRIPTIONS: 6020 (Commercial Banks); 3663 (Radio & TV Communications Equipment); 3570 (Computer & Office Equipment); 6719 (Holding Companies NEC); 6030 (Savings Institutions); 3660 (Communications Equipment); 6022 (State Commercial Banks); 6710 (Holding Offices); 6000 (Depository Institutions)
NAICS CODES/DESCRIPTIONS: 52211 (Commercial Banking); 3342 (Communications Equipment Mfg); 334 (Computer & Electronic Product Mfg); 52221 (Credit Card Issuing); 522 (Credit Intermediation & Related Activities); 5221 (Depository Credit Intermediation); 52 (Finance & Insurance); 55111 (Management of Companies & Enterprises); 5222 (Nondepository Credit Intermediation); 551112 (Offices of Other Holding Companies); 33422 (Radio TV Broadcast & Wireless Communications Equipment Mfg)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... but it is also "watching for some key signals that the marketplace is ready for **mobile proximity payments** ." It wants to introduce cell phone payments "in a way that doesn't challenge the..."

3/5,K/4 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

38042522 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Small payments... big opportunities

ELECTRONIC PAYMENTS INTERNATIONAL

September 24, 2004

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2249

The phenomenal success of Apple's iTunes music download service has been instrumental in transforming electronic micropayments into a cutting-edge and profitable business model after years in the doldrums. And the success of micropayments in delivering digital content may also see the concept increasingly rolled out in the physical world. Matt Ablott reports If there is one area where the electronic payments revolution has struggled to make an impact in the last decade, it is in the low-value payments sector, which is loosely defined as payments below \$5 made via the internet, point-of-sale or mobile.

The problems associated with applying the traditional card payment model to low-value payments have been well-documented. For merchants, card processing and interchange fees are often higher than the transaction value itself (fixed fees typically cost \$0.25 per transaction, and variable fees up to 2 percent of the transaction), while 'live' customer service costs an average \$5 to \$10 per inquiry and standard chargeback fees can cost as much as \$30 per incident. Clearly such costs make processing \$1 transactions unviable.

Copyright 2004 Lafferty Group Ltd

COMPANY NAMES: Apple Computer Inc
DESCRIPTORS: Company News

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... value transactions. The shift of vision for mobile commerce away from short-term adoption of **mobile proximity payments** has led to mining of opportunities that leverage the early successes of low-value digital...

3/5,K/5 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2006 Dialog. All rts. reserv.

37337881 (USE FORMAT 7 OR 9 FOR FULLTEXT)

US micropayments get back on track

ELECTRONIC PAYMENTS INTERNATIONAL

August 19, 2004

JOURNAL CODE: WEPI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 800

After years of false dawns and high-profile flops, a new report predicts that the electronic micropayments market can finally look forward to a period of sustainable growth. In the late 1990s micropayments (typically payments below \$5 delivered via internet, point-of-sale or mobile) confidently surfed the dotcom wave before becoming one of its most high profile casualties with schemes such as the internet 'currency' beenz drowning in a sea of customer apathy. Even modern-day success stories such as PayPal had to re-adjust focus in order to survive, jettisoning micropayments for the more comfortable P2P online auction sector.

Two recent reports on the micropayments market* from TowerGroup, the research and advisory firm recently acquired by MasterCard, cite a number of factors that led to the fall of this first generation. These included an over-emphasis on advertising revenues, the lack of an online 'per-item' billing capability, the plethora of free content, the dominance of the 'all you can eat' monthly fee model, and a lack of integration with existing payment options.

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COMPANY NAMES: Mastercard International Ltd; PayPal Inc
DESCRIPTORS: Company News; Forecasts & Predictions; General News; Marketing; Mergers & Acquisitions
SIC CODES/DESCRIPTIONS: 5999 (Miscellaneous Retail Stores NEC); 5961 (Catalog & Mail Order Houses); 5990 (Retail Stores NEC); 5960 (Nonstore Retailers); 5300 (General Merchandise Stores); 5940 (Miscellaneous Shopping Goods Stores)
NAICS CODES/DESCRIPTIONS: 453998 (All Other Misc Store Retailers exc Tobacco); 45399 (All Other Miscellaneous Store Retailers); 45411

(Electronic Shopping & Mail-Order Houses); 453 (Miscellaneous Store Retailers); 454 (Nonstore Retailers); 44 (Retail Trade)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... value transactions. The shift of vision for mobile commerce away from short-term adoption of **mobile proximity payments** has led to mining of opportunities that leverage the early successes of low-value digital...

3/5,K/10 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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31876278 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BWCS: BWCS comment on proposed DoCoMo and Sony Mobile Proximity Payment J V

M2 PRESSWIRE

October 23, 2003

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 687

Ledbury, UK: The rumoured joint venture between two giants of Japanese industry, Sony and NTT DoCoMo, will mark a turning point in the fast developing **mobile proximity payment** sector argues UK wireless consultancy BWCS.

In its recently published report **Mobile Proximity Payment Services**, BWCS forecasts that by 2010 over 11.5 million mobile customers in Japan will be regularly using their mobile handsets to pay for goods and services at retail outlets. The report also argues that the development of contactless card technology by companies such as Sony is fundamental to the future success of the **mobile proximity payment** market.

Copyright 2003 M2 Communications Ltd.. Source: Financial Times Information Limited.

COMPANY NAMES: NTT DoCoMo Inc; Sony Corp

DESCRIPTORS: Company News; Joint Ventures; Strategy

COUNTRY NAMES/CODES: Japan (JP) ; United Kingdom (GB)

REGIONS: Asia; Europe; Western Europe

SIC CODES/DESCRIPTIONS: 4812 (Radiotelephone Communications); 4813 (Telephone Communications Ex Radio); 4810 (Telephone Communications); 4800 (Communications); 2711 (Newspapers)

NAICS CODES/DESCRIPTIONS: 513 (Broadcasting & Telecommunications); 513322 (Cellular & Other Wireless Telecommunications); 51 (Information); 5133 (Telecommunications); 51331 (Wired Telecommunications Carriers); 51332 (Wireless Telecom Carriers exc Satellite)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

BWCS: BWCS comment on proposed DoCoMo and Sony Mobile Proximity Payment J V

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In its recently published report **Mobile Proximity Payment Services**, BWCS forecasts that by 2010 over 11.5 million mobile customers in Japan will...

... card technology by companies such as Sony is fundamental to the future success of the **mobile proximity payment** market.

... are currently used by more than seven million commuters in the Tokyo region.

BWCS defines **Mobile proximity payment** services as the purchase of goods or services at a retail point of sale or...

...DoCoMo believes it will form the basis of a growing user base for future contactless **mobile proximity payment** services.

Korea and Japan are, so far, the only two countries to have commercially launched **mobile proximity payment** (MPP) services. However, BWCS believes that others will soon follow. By 2010, Japan is expected...

...be well on the way to catching up with Asia in this sector by 2010.

Mobile Proximity Payment Services was published by BWCS on 1st October 2003.

For further details please email eileen...

...bwcs.com

or go to <http://www.bwcs.com/marketing/reports/index2.cfm?reportid=130>

Mobile Proximity Payment Services provides an in-depth examination of the current state of the market for MPP...

3/5,K/11 (Item 11 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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31468847 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BWCS: Small payments to lead m commerce revival

M2 PRESSWIRE

September 30, 2003

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 639

Ledbury, UK -- The market for mobile payments is set to boom over the next few years as mobile handsets replace cash and cards at many retail outlets, according to a new report on **Mobile Proximity Payment** Services by wireless consultancy BWCS. By 2010, mobile transactions in stores and at vending machines around the world will be worth over US\$380 billion, claims the report.

" **Mobile proximity payment** services - the purchase of goods or services at a retail point of sale or vending machine via a mobile phone - are about to experience a huge boost," argues report author Ross Parsons. "The rapidly growing global usage of contactless payment cards is creating a large pool of consumers attuned to making swift, cashless payments. This massive and receptive audience will be manna from heaven for mobile operators hoping to launch MPP services."

Copyright 2003 M2 Communications Ltd.. Source: Financial Times Information Limited.

DESCRIPTORS: Company News; Marketing; New Products & Services

COUNTRY NAMES/CODES: United Kingdom (GB)

REGIONS: Europe; Western Europe

SIC CODES/DESCRIPTIONS: 4812 (Radiotelephone Communications); 4810

(Telephone Communications); 4800 (Communications); 2711 (Newspapers)

NAICS CODES/DESCRIPTIONS: 513 (Broadcasting & Telecommunications); 513322

(Cellular & Other Wireless Telecommunications); 51 (Information); 5133

(Telecommunications); 51332 (Wireless Telecom Carriers exc Satellite)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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" **Mobile proximity payment** services - the purchase of goods or services at a retail point of sale or vending...

... be well on the way to catching up with Asia in this sector by 2010.

Mobile Proximity Payment Services will be published by BWCS on 1st October 2003.

For further details please email eileen.fisher@bwcs.com

Mobile Proximity Payment Services provides an in-depth examination of the current state of the market for MPP...

3/5,K/12 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2006 Business Wire. All rts. reserv.

00780561 20020924267B0177 (USE FORMAT 7 FOR FULLTEXT)

Harex InfoTech, Inc. Adapting Handspring Treo for Its Wireless Mobile Payments Trial at the University of Southern California

Business Wire

Tuesday, September 24, 2002 08:30 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 657

LEAD PARAGRAPH:

SAN JOSE, Calif., Sep 24, 2002 (BUSINESS WIRE) - Harex InfoTech, Inc., the leading provider of proximity payment solutions, announced an initiative to use Handspring Treo 180 and 270 communicators in its project to enable Infrared Financial Messaging (IrFM) wireless payments on the University of Southern California campus.

The project, known as the ZOOP Universal Mobile Payments Service (UMPS), is jointly sponsored by Harex InfoTech, Inc. and the University of Southern California's (USC) Marshall School of Business. Under this revolutionary program, students and faculty at USC will use standard Handspring Treo communicators equipped with a ZOOP payment application, Cingular Wireless service and a virtual credit card issued by the USC Federal Credit Union to make payments at infrared-enabled Point of Sale sites. USC's Bookstore will be

the first merchant in the U.S. to go live with this wireless payment method.

Over time, the project will expand to permit payments at any location on the

campus equipped to handle cash, checks, credit cards /or debit cards.

COMPANY NAMES: handspring, inc.; SBC COMMUNICATIONS INC; NYSE

GEOGRAPHIC NAMES: AMERICAS; CALIFORNIA; NORTH AMERICA; USA

INDUSTRY NAMES: COMMUNICATIONS TECHNOLOGIES; EDUCATIONAL; INSTITUTIONS;

INTERNET; MOBILE COMMUNICATIONS; RADIO COMMUNICATION; SCIENCE; SOCIAL ISSUES; TELECOMMUNICATIONS

EVENT NAMES: RESEARCH AND DEVELOPMENT; TECHNOLOGY DEVELOPMENT

...device, will serve as a key component in the trial to test Harex InfoTech's **mobile proximity payment** system.

The

devices will be repositories for secured virtual credit cards issued by the

EIC 3600

Dialog Search

USC...

JMB

01-Feb-06

3/6/1 (Item 1 from file: 20)
45462640 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Brave New World Of Contactless Mobile Credit
November 01, 2005
WORD COUNT: 2113

3/6/2 (Item 2 from file: 20)
45398117 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Phone Payments Advance; Obstacles Remain
October 17, 2005
WORD COUNT: 1622

3/6/3 (Item 3 from file: 20)
40562114 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gemplus Full Year 2004 Results Reflect Strong Progress
February 09, 2005
WORD COUNT: 3968

3/6/4 (Item 4 from file: 20)
38042522 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Small payments... big opportunities
September 24, 2004
WORD COUNT: 2249

3/6/5 (Item 5 from file: 20)
37337881 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US micropayments get back on track
August 19, 2004
WORD COUNT: 800

3/6/6 (Item 6 from file: 20)
36250404 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Singapore Exhibition Services: Asia's three leading trade shows create buzz for exhibitors; CommunicAsia, BroadcastAsia and EnterpriseIT achieve its exhibitors' objectives of generating new potential business leads and forming partnerships
June 21, 2004
WORD COUNT: 1385

3/6/7 (Item 7 from file: 20)
35192880 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gemplus Reports First Quarter 2004 Results
April 26, 2004
WORD COUNT: 3011

3/6/8 (Item 8 from file: 20)
33957065
S Korea - Gemplus delivers USIM technology for SK Telecom
February 19, 2004
WORD COUNT: 98

3/6/9 (Item 9 from file: 20)

33946789 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SK TELECOM Selects GEMPLUS' USIM Card for 3G W-CDMA launch and 3G MONETA
Mobile Proximity Payment
February 19, 2004
WORD COUNT: 936

3/6/10 (Item 10 from file: 20)

31876278 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BWCS: BWCS comment on proposed DoCoMo and Sony Mobile Proximity
Payment J V
October 23, 2003
WORD COUNT: 687

3/6/11 (Item 11 from file: 20)

31468847 (USE FORMAT 7 OR 9 FOR FULLTEXT)

BWCS: Small payments to lead m commerce revival
September 30, 2003
WORD COUNT: 639

3/6/12 (Item 1 from file: 610)

00780561 20020924267B0177 (USE FORMAT 7 FOR FULLTEXT)

Harex InfoTech, Inc. Adapting Handspring Treo for Its Wireless Mobile
Payments Trial at the University of Southern California
Tuesday, September 24, 2002 08:30 EDT
WORD COUNT: 657

3/6/13 (Item 1 from file: 613)

01115121 20040219UKTH001 (USE FORMAT 7 FOR FULLTEXT)

Gemplus
Thursday, February 19, 2004 02:00 EST
WORD COUNT: 967

3/6/14 (Item 1 from file: 9)

03810919 Supplier Number: 138824260 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Brave New World Of Contactless Mobile Credit.
November 2005
WORD COUNT: 2065

3/6/15 (Item 2 from file: 9)

03787289 Supplier Number: 137609222 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Phone Payments Advance; Obstacles Remain.
October 17, 2005
WORD COUNT: 1574

3/6/16 (Item 1 from file: 636)

05875082 Supplier Number: 122700369 (USE FORMAT 7 FOR FULLTEXT)
Small payments ... big opportunities.(Micropayments)
Sept, 2004
Word Count: 2495

3/6/17 (Item 2 from file: 636)

05853551 Supplier Number: 121209697 (USE FORMAT 7 FOR FULLTEXT)

US micropayments get back on track: after years of false dawns and high-profile flops, a new report predicts that the electronic micropayments market can finally look forward to a period of sustainable growth. (Micropayments)

August, 2004

Word Count: 846

3/6/18 (Item 3 from file: 636)

05814947 Supplier Number: 118417905 (USE FORMAT 7 FOR FULLTEXT)

Asia's three leading trade shows create buzz for exhibitors; CommunicAsia, BroadcastAsia and EnterpriseIT achieve its exhibitors' objectives of generating new potential business leads and forming partnerships.

June 21, 2004

Word Count: 1515

3/6/19 (Item 4 from file: 636)

05721628 Supplier Number: 112945278 (USE FORMAT 7 FOR FULLTEXT)

By the Numbers.

Feb, 2004

Word Count: 387

3/6/20 (Item 5 from file: 636)

05652479 Supplier Number: 109185344 (USE FORMAT 7 FOR FULLTEXT)

BWCS comment on proposed DoCoMo and Sony Mobile Proximity Payment J-V.

Oct 23, 2003

Word Count: 750

3/6/21 (Item 6 from file: 636)

05639602 Supplier Number: 108324769 (USE FORMAT 7 FOR FULLTEXT)

Small payments to lead m-commerce revival.

Sept 30, 2003

Word Count: 683

3/6/22 (Item 1 from file: 16)

12635183 Supplier Number: 137609222 (USE FORMAT 7 FOR FULLTEXT)

Phone Payments Advance; Obstacles Remain. (mobile phone payments)

Oct 17, 2005

Word Count: 1722

3/6/23 (Item 1 from file: 625)

0298238

*** Phone Payments Advance; Obstacles Remain**

October 17, 2005

3/6/24 (Item 1 from file: 268)

00493605 937266831 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The Brave New World Of Contactless Mobile Credit

Nov 2005

WORD COUNT: 2,113